Filing at a Glance

Company:	MetLife Insurance Company USA
Product Name:	Long-Term Care
State:	Virginia
TOI:	LTC04I Individual Long Term Care - Nursing Home
Sub-TOI:	LTC04I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/26/2015
SERFF Tr Num:	MILL-129963561
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963561
State Status:	Approved
Co Tr Num:	LTC3+ TQ FO
Implementation Date Requested:	On Approval
Author(s):	Mike Bergerson, John Hebig, Travis Reisch, Michael Emmert, Alex Moore, Michael McNutt, Samuel Scheevel
Reviewer(s):	Janet Houser (primary)
Disposition Date:	01/20/2016
Disposition Status:	Approved
Implementation Date:	

General Information

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

Explanation for Combination/Other:
Submission Type: Resubmission
Individual Market Type:
Filing Status Changed: 01/20/2016
State Status Changed: 01/20/2016
Created By: Rolan Manderson-Jones
Corresponding Filing Tracking Number:
State TOI: LTC04I Individual Long Term Care - Nursing Home

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-129257013
Overall Rate Impact: 50%

Deemer Date:
Submitted By: John Hebig
State Sub-TOI: LTC04I.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-LTC3JFQ is an existing tax-qualified individual facility only long term care policy of insurance previously approved in 1996. The form was issued in Virginia from January 1997 through February 1999 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257013, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257013. 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 May 4, 2011 and implemented on each contract's next billing anniversary beginning August 5, 2011. A premium rate increase of 50.0% 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:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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
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
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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	728.600%	15.600%	$8,782	33	$56,298	15.600%	15.600%

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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 FO_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 FO_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 FO_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 FO_20150326.pdf*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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-LTC3JFQ, H-5AIFO, H-COLRFO, H-NF3-6	Revised	Previous State Filing Number: MILL-126439275 Percent Rate Change Request: 15.6	Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JFQ*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC3JFQ*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 50*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
2	*Rate Tables*	*H-5AIFO*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-5AIFO*	*Revised*	*Previous State Filing Number:*	*Prem_Current_LTC3+_TQ_FO_VA_20150326*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				MILL-129257013 Percent Rate Change Request: 50	*6.pdf, Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf,*	
3	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
3	*Rate Tables*	*H-COLRFO*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-COLRFO*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 50*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf,*	*03/26/2015 By: John Hebig*
4	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
4	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				Request: 50	_VA_50.0_20150326.pdf,	

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC3+_TQ_FO_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_FO_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):	*Appendix_LTC3+_TQ_FO_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 FO_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 FO_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 FO_20150326.pdf*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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-LTC3JFQ	Revised	Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JFQ*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 50*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-5AIFO	Revised	Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-5AIFO*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 50*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-COLRFO	Revised	Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-COLRFO*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule Item Changes

				Request: 50	*_VA_50.0_20150326.pdf,*	
4	Rate Tables	H-NF3-6	Revised	Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 15.6	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257013 Percent Rate Change Request: 50*	*Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf, Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf,*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 FO_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ TQ FO_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_FO_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):	*Appendix_LTC3+_TQ_FO_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 FO_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 FO_20150326.pdf*

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 09:30 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:45 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-129963561

Effective Date: On Approval

(Projected) Number of Insureds Affected: 33

New Rates

Average Annual Premium Per Member: 1,706

Revised Rates

Average Annual Premium Per Member: 1,972

Average Requested Percentage Rate Change Per Member: 15.6%

Minimum Requested Percentage Rate Change Per Member: 15.6%

Maximum Requested Percentage Rate Change Per Member: 15.6%

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

Form#	"Product Name"(if applicable)
H-LTC3JFQ	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Rate Increase Driver Narrative

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

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-129963561

Disposition: Approve

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

Revised Rates

Average Annual Premium Per Member: $1972

Average Requested Percentage Rate Change Per Member: 15.6%

Minimum Requested Percentage Rate Change Per Member: 15.6%

Maximum Requested Percentage Rate Change Per Member: 15.6%

Number of Policy Holders Affected: 33

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

METLIFE Insurance Company USA (the company) requested a 50.0% rate increase. The company did, however, reduce the requested rate increase to 15.6% 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 301.5% and the lifetime loss ratio will be 115.4 %. 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 1999, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. One prior increase was approved in May 2011 in the amount of 39.0%. The Bureau's review is based on the requirements of Virginia law and regulations and the use of actuarially accepted and justified assumptions. The vast majority (89%) 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 728.6% 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 15.6%.

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:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 07:45 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 9, 2015

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

Subject: **Actuarial Report for Long Term Care Rate Increase Filing**
MetLife Insurance Company USA
SERFF Tracking # MILL-129963561
Form H-LTC3JFQ

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 (89%) 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 728% 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, we recommend that the Bureau encourage the Company to consider revising their request to be no greater than 14.8%.

Historical Background

This filing was originally submitted as MILL-129257013 under previous company name, MetLife Insurance Company of Connecticut. There has been one previous rate increase of 39% approved in 2011. The Company is now requesting a 50.0% 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 1999, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 33 policies with $56k premium in force in Virginia, and 929 policies with annual premiums of $1.6m nationwide, making Virginia's block approximately 3.4% 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 1.8% 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 271 claims. The Company has chosen to use 1,082 claims as the standard for full credibility which would result in 50% credibility. Use of a 3-5X multiple as recommended by the working group would result in credibility between 22%-29%. 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 104.8% to 99.1% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 108.9%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 89% 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 50.0% rate increase requested only moves the expected loss ratio from 105% to 99%. 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	175.2%
Future LR	357.9%	245.5%	269.5%	**32.7%**

The other measure that the Bureau has used at times to analyze the reasonableness of a particular rate increase is the lifetime loss ratio assuming the proposed rates had been charged from inception. The result of this analysis was a loss ratio of 53.5%. In order to keep this ratio above 60%, the rate increase would need to be no more than **39.0%**.

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 29 states plus D.C with premiums in force. The Company has filed for a rate increase in 29 of those 30 jurisdictions and decided not to file in the other. Final dispositions have been reached in 25 of those 29 jurisdictions representing approximately 84% of total annual premium. The average cumulative rate increase across those 25 jurisdictions is 59.6%. For comparison, if the requested 50.0% rate increase is approved, the cumulative rate increase in Virginia would be 108.5%. A rate increase of **14.8%** would cause Virginia's cumulative increase to match the nationwide average of 59.6%. If all pending rate increases are approved as

requested, the nationwide cumulative average rate increase would be 66.1%, which would be matched in Virginia with a rate increase of 19.5%.

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 50.0% 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 17 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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	15.600%	50.000%
Written Premium Change for this Program	$8782	$28149
Maximum %Change (where required)	15.600%	50.000%
Minimum %Change (where required)	15.600%	50.000%

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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: 08/05/2011
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	728.600%	15.600%	$8,782	33	$56,298	15.600%	15.600%

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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-LTC3JFQ, H-5AIFO, H-COLRFO, H-NF3-6	Revised	Previous State Filing Number: MILL-126439275 Percent Rate Change Request: 15.6	Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf,
2		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
3		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
4		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	154.26	143.01	130.15	18-44	10.44	10.44	9.64
45-49	176.75	165.50	151.04	45-49	12.85	12.05	11.25
50-54	199.25	188.00	175.15	50-54	14.46	13.66	12.85
55	274.77	255.49	234.60	55	18.48	17.68	16.87
56	294.05	273.16	250.67	56	20.09	19.28	18.48
57	314.94	292.44	268.34	57	21.69	20.09	19.28
58	337.44	313.33	286.02	58	23.30	21.69	20.09
59	361.54	334.22	306.91	59	24.10	23.30	21.69
60	385.64	356.72	326.19	60	25.71	24.10	22.50
61	412.96	382.43	348.68	61	28.12	26.51	24.10
62	441.88	408.14	372.79	62	29.73	28.12	25.71
63	472.41	435.45	396.89	63	32.14	29.73	27.32
64	506.15	465.98	424.21	64	34.55	32.14	28.92
65	539.90	496.51	451.52	65	36.15	33.74	30.53
66	591.32	543.11	493.30	66	40.17	36.96	33.74
67	647.56	592.92	538.29	67	44.19	40.97	36.96
68	710.22	647.56	586.50	68	48.21	44.19	39.37
69	777.71	708.62	639.52	69	52.22	48.21	43.38
70	850.02	772.89	695.76	70	57.04	52.22	46.60
71	938.39	850.02	760.04	71	63.47	57.85	51.42
72	1,036.41	933.57	830.74	72	69.90	63.47	56.24
73	1,144.07	1,025.16	906.26	73	77.13	69.90	61.06
74	1,261.37	1,126.39	989.81	74	85.16	76.32	66.68

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,391.52	1,235.66	1,079.80	75	94.00	83.56	72.31
76	1,566.67	1,391.52	1,216.38	76	106.05	94.00	81.95
77	1,764.31	1,566.67	1,367.42	77	118.91	106.05	91.59
78	1,986.05	1,762.70	1,539.35	78	134.17	118.91	103.64
79	2,235.11	1,984.45	1,732.17	79	150.24	133.37	116.50
80		2,231.90	1,947.49	80	168.72	149.44	130.15
81		2,511.49	2,191.73	81	190.41	168.72	147.03
82		2,826.43	2,464.89	82	213.71	189.61	165.50
83		3,181.54	2,773.41	83	240.22	212.91	185.59
84		3,580.04	3,120.48	84	269.95	239.42	208.89
				85	302.89	269.15	234.60
				86	341.45	302.89	264.33
				87	384.03	340.65	297.27
				88	431.44	383.23	334.22
				89	485.27	431.44	376.00
				90	546.33	485.27	423.40
				91	614.62	546.33	475.62
				92	690.94	614.62	535.08
				93	777.71	690.94	602.57
				94	874.92	776.91	677.28
				95	984.19	874.12	762.45
				96	1,107.11	983.39	857.25
				97	1,245.30	1,106.31	964.91
				98	1,401.16	1,244.50	1,085.42
				99	1,575.51	1,400.36	1,220.39

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	175.15	165.50	154.26	18-44	12.05	12.05	11.25
45-49	205.68	194.43	179.97	45-49	14.46	13.66	12.85
50-54	241.03	224.96	208.89	50-54	16.07	15.26	14.46
55	321.37	305.30	289.23	55	22.50	20.89	19.28
56	345.47	327.80	310.12	56	24.10	22.50	20.89
57	371.18	350.29	329.40	57	25.71	24.10	22.50
58	398.50	376.00	351.90	58	27.32	25.71	24.10
59	427.42	401.71	376.00	59	28.92	27.32	25.71
60	457.95	429.03	400.10	60	30.53	28.92	27.32
61	490.09	459.56	429.03	61	32.94	31.33	29.73
62	523.83	491.69	459.56	62	35.35	33.74	31.33
63	559.18	525.44	493.30	63	37.76	36.15	33.74
64	596.14	562.39	528.65	64	40.97	38.56	36.15
65	636.31	600.96	565.61	65	43.38	40.97	37.76
66	690.94	653.98	617.03	66	47.40	44.99	41.78
67	748.79	710.22	671.66	67	51.42	48.21	44.99
68	813.06	772.89	732.72	68	55.44	52.22	49.01
69	880.55	838.77	796.99	69	59.45	57.04	53.83
70	954.46	911.08	867.69	70	64.27	61.06	57.85
71	1,055.69	1,010.70	964.10	71	71.50	68.29	65.08
72	1,168.17	1,118.36	1,070.16	72	78.74	75.52	71.50
73	1,290.29	1,238.87	1,189.06	73	86.77	83.56	79.54
74	1,426.87	1,372.24	1,319.22	74	95.61	92.39	88.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,576.31	1,520.07	1,463.83	75	105.25	102.03	98.02
76	1,773.95	1,711.28	1,647.01	76	118.91	114.89	110.87
77	1,995.70	1,924.99	1,852.69	77	133.37	129.35	124.53
78	2,244.76	2,166.02	2,084.07	78	150.24	145.42	139.80
79	2,525.95	2,435.97	2,344.38	79	168.72	163.09	157.47
				80	189.61	183.18	176.75
				81	213.71	206.48	199.25
				82	240.22	232.19	224.15
				83	269.95	261.11	252.27
				84	303.69	294.05	283.61
				85	341.45	330.21	318.15
				86	384.84	371.98	358.33
				87	432.24	418.58	403.32
				88	486.87	470.80	453.13
				89	547.13	529.45	510.17
				90	615.42	595.33	573.64
				91	692.55	670.05	645.15
				92	779.32	753.61	726.29
				93	876.53	847.61	817.08
				94	985.80	953.66	919.11
				95	1,109.52	1,072.57	1,033.20
				96	1,247.71	1,206.74	1,162.55
				97	1,403.57	1,357.78	1,307.97
				98	1,579.52	1,527.30	1,471.06
				99	1,776.36	1,717.71	1,655.05

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	204.07	196.03	186.39	18-44	13.66	13.66	12.85
45-49	242.63	228.17	213.71	45-49	16.87	16.07	15.26
50-54	286.02	265.13	244.24	50-54	19.28	18.48	16.87
55	390.46	363.15	335.83	55	27.32	25.71	23.30
56	420.99	390.46	359.93	56	29.73	28.12	24.91
57	451.52	419.39	385.64	57	32.14	29.73	26.51
58	485.27	449.92	412.96	58	33.74	31.33	28.92
59	522.22	482.05	441.88	59	36.15	33.74	30.53
60	560.79	517.40	472.41	60	38.56	35.35	32.14
61	604.17	555.97	506.15	61	41.78	38.56	34.55
62	649.16	596.14	541.51	62	44.99	40.97	36.96
63	698.98	639.52	578.46	63	48.21	44.19	39.37
64	750.39	686.12	618.63	64	51.42	46.60	42.58
65	806.63	734.33	660.41	65	54.63	49.81	44.99
66	880.55	800.21	719.86	66	60.26	54.63	49.01
67	960.89	872.51	782.53	67	65.08	59.45	53.03
68	1,049.27	951.25	851.63	68	70.70	64.27	57.85
69	1,144.07	1,036.41	925.54	69	77.13	69.90	62.67
70	1,248.51	1,128.00	1,005.88	70	83.56	75.52	67.49
71	1,372.24	1,243.69	1,113.54	71	92.39	83.56	74.72
72	1,507.22	1,370.63	1,230.84	72	101.23	92.39	82.75
73	1,656.65	1,510.43	1,360.99	73	111.68	101.23	91.59
74	1,820.55	1,663.08	1,504.00	74	122.12	111.68	101.23

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,998.91	1,831.80	1,663.08	75	134.17	122.92	111.68
76	2,251.18	2,061.58	1,871.97	76	151.04	138.99	126.14
77	2,532.38	2,320.28	2,106.57	77	170.33	155.86	141.40
78	2,850.53	2,611.12	2,371.70	78	191.21	175.15	159.08
79	3,207.25	2,937.30	2,667.35	79	214.51	196.84	179.16
				80	241.03	220.94	200.86
				81	271.56	249.06	226.56
				82	305.30	279.59	254.68
				83	343.06	314.94	286.02
				84	386.45	354.31	322.17
				85	433.85	397.69	361.54
				86	488.48	447.50	407.33
				87	549.54	503.74	457.95
				88	617.83	566.41	514.99
				89	694.96	637.11	579.27
				90	782.53	717.45	651.57
				91	879.74	806.63	733.52
				92	989.81	907.06	825.11
				93	1,113.54	1,021.15	927.95
				94	1,252.53	1,148.09	1,043.64
				95	1,409.20	1,291.90	1,174.60
				96	1,585.15	1,453.39	1,320.82
				97	1,783.59	1,634.96	1,486.33
				98	2,006.14	1,839.03	1,671.92
				99	2,256.81	2,068.81	1,880.81

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.63	232.99	221.74	18-44	16.87	16.07	15.26
45-49	289.23	276.38	261.91	45-49	20.89	19.28	18.48
50-54	343.86	326.19	306.91	50-54	24.10	22.50	20.89
55	490.09	461.16	432.24	55	33.74	31.33	28.92
56	528.65	494.91	462.77	56	36.96	33.74	31.33
57	568.82	531.86	493.30	57	39.37	36.96	33.74
58	612.21	568.82	527.04	58	42.58	39.37	36.15
59	657.20	610.60	564.00	59	44.99	42.58	38.56
60	707.01	653.98	600.96	60	48.21	44.99	40.97
61	761.64	702.19	644.34	61	52.22	48.21	44.19
62	819.49	753.61	689.33	62	56.24	52.22	47.40
63	880.55	809.85	737.54	63	60.26	55.44	50.62
64	948.04	869.30	790.57	64	65.08	59.45	53.83
65	1,018.74	931.97	845.20	65	69.09	63.47	57.04
66	1,097.47	1,009.10	922.33	66	74.72	69.09	62.67
67	1,179.42	1,092.65	1,005.88	67	80.34	74.72	67.49
68	1,269.40	1,182.63	1,095.86	68	85.97	80.34	73.91
69	1,365.81	1,280.65	1,193.88	69	92.39	86.77	80.34
70	1,468.65	1,385.10	1,301.54	70	98.82	93.20	86.77
71	1,630.94	1,532.93	1,436.51	71	110.07	103.64	96.41
72	1,810.91	1,696.82	1,582.74	72	122.12	114.09	106.05
73	2,010.16	1,878.40	1,745.03	73	134.97	126.14	117.30
74	2,231.90	2,079.25	1,924.99	74	149.44	139.80	129.35

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.14	2,299.39	2,121.03	75	165.50	154.26	142.21
76	2,786.26	2,588.62	2,387.76	76	186.39	173.54	160.68
77	3,134.94	2,913.20	2,688.24	77	209.69	195.23	179.97
78	3,528.62	3,277.95	3,024.07	78	236.21	219.33	202.46
79	3,968.89	3,687.70	3,404.89	79	265.13	246.65	227.37
				80	298.07	277.18	255.49
				81	335.83	312.53	287.62
				82	377.61	351.09	323.78
				83	425.01	394.48	363.95
				84	478.03	444.29	409.74
				85	537.49	498.92	460.36
				86	604.98	561.59	518.21
				87	680.50	631.49	583.28
				88	765.66	711.03	655.59
				89	861.27	799.40	737.54
				90	968.92	899.83	829.93
				91	1,090.24	1,011.51	933.57
				92	1,226.02	1,138.45	1,050.07
				93	1,379.47	1,280.65	1,181.83
				94	1,552.21	1,440.53	1,328.86
				95	1,745.83	1,620.50	1,495.16
				96	1,964.36	1,822.96	1,682.36
				97	2,209.41	2,051.13	1,892.05
				98	2,485.78	2,307.42	2,129.06
				99	2,795.90	2,595.85	2,395.00

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	287.62	268.34	247.45	18-44	19.28	18.48	17.68
45-49	337.44	316.55	294.05	45-49	23.30	22.50	20.89
50-54	393.68	371.18	347.08	50-54	27.32	25.71	24.10
55	515.80	483.66	451.52	55	35.35	33.74	31.33
56	546.33	512.58	480.45	56	37.76	36.15	33.74
57	578.46	543.11	509.37	57	40.17	37.76	35.35
58	612.21	576.86	539.90	58	41.78	40.17	36.96
59	649.16	610.60	572.04	59	44.19	42.58	39.37
60	686.12	645.95	605.78	60	46.60	44.19	40.97
61	727.90	684.51	641.13	61	49.81	47.40	44.19
62	769.68	724.68	679.69	62	52.22	49.81	46.60
63	814.67	766.46	718.26	63	55.44	53.03	49.01
64	862.87	811.45	760.04	64	58.65	55.44	52.22
65	912.69	858.05	803.42	65	61.86	58.65	54.63
66	991.42	931.97	872.51	66	67.49	63.47	59.45
67	1,074.98	1,010.70	946.43	67	73.11	69.09	64.27
68	1,166.57	1,097.47	1,028.38	68	78.74	74.72	69.90
69	1,266.19	1,190.67	1,115.15	69	85.97	80.34	75.52
70	1,372.24	1,291.90	1,209.95	70	92.39	86.77	81.15
71	1,507.22	1,418.84	1,328.86	71	102.03	95.61	89.18
72	1,655.05	1,557.03	1,457.40	72	111.68	105.25	98.02
73	1,817.34	1,708.07	1,598.81	73	122.12	114.89	107.66
74	1,994.09	1,875.18	1,754.67	74	134.17	126.14	118.10

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,188.52	2,056.76	1,923.39	75	146.22	138.19	129.35
76	2,463.29	2,315.46	2,166.02	76	164.70	155.86	145.42
77	2,770.19	2,604.69	2,437.58	77	185.59	175.15	163.90
78	3,117.27	2,930.88	2,742.88	78	208.89	196.84	183.98
79	3,506.12	3,297.24	3,086.74	79	234.60	220.94	207.28
80		3,708.59	3,473.99	80		248.26	232.19
81		4,172.96	3,909.44	81		279.59	261.91
82		4,695.19	4,397.92	82		314.14	294.05
83		5,281.68	4,947.46	83		353.50	331.01
84		5,940.49	5,566.09	84		397.69	372.79

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

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Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	345.47	322.97	300.48	18-44	23.30	22.50	20.89
45-49	408.14	382.43	358.33	45-49	28.12	27.32	24.91
50-54	478.84	451.52	424.21	50-54	32.94	31.33	28.92
55	637.92	599.35	560.79	55	42.58	40.17	37.76
56	674.87	634.70	594.53	56	45.79	43.38	40.17
57	713.44	671.66	629.88	57	48.21	45.79	42.58
58	753.61	711.83	666.84	58	51.42	48.21	44.99
59	796.99	752.00	707.01	59	53.83	51.42	47.40
60	841.98	795.39	747.18	60	57.04	53.83	49.81
61	891.80	841.98	790.57	61	61.06	57.04	53.03
62	944.82	891.80	837.16	62	64.27	61.06	56.24
63	999.45	943.22	883.76	63	68.29	64.27	59.45
64	1,058.91	997.85	935.18	64	71.50	68.29	63.47
65	1,119.97	1,054.09	988.21	65	75.52	71.50	66.68
66	1,217.98	1,145.68	1,074.98	66	82.75	77.93	73.11
67	1,322.43	1,245.30	1,168.17	67	89.18	84.36	78.74
68	1,436.51	1,352.96	1,269.40	68	97.21	91.59	85.97
69	1,561.85	1,470.26	1,380.28	69	105.25	99.62	93.20
70	1,695.22	1,597.20	1,499.18	70	114.09	107.66	100.43
71	1,865.54	1,757.88	1,648.62	71	125.33	118.91	110.87
72	2,051.93	1,933.03	1,812.52	72	138.19	130.15	122.12
73	2,257.61	2,125.85	1,992.48	73	151.85	143.01	134.17
74	2,484.17	2,336.35	2,188.52	74	166.31	156.67	147.03
75	2,731.63	2,569.34	2,405.44	75	182.38	171.93	161.49
76	3,073.88	2,892.31	2,707.53	76	205.68	193.62	181.57
77	3,457.92	3,253.85	3,048.18	77	231.38	217.73	204.87
78	3,890.16	3,660.38	3,430.60	78	260.31	245.04	229.78
79	4,375.43	4,118.33	3,859.63	79	292.44	275.57	258.70

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	445.09	419.39	392.07	18-44	29.73	28.12	26.51
45-49	528.65	498.12	465.98	45-49	36.15	33.74	32.14
50-54	626.67	589.71	552.75	50-54	42.58	40.17	37.76
55	835.56	782.53	729.51	55	56.24	53.03	49.81
56	885.37	829.13	772.89	56	60.26	56.24	53.03
57	936.79	877.33	817.88	57	63.47	59.45	55.44
58	991.42	928.75	866.09	58	67.49	62.67	58.65
59	1,049.27	983.39	915.90	59	70.70	66.68	61.86
60	1,110.33	1,039.63	968.92	60	74.72	69.90	65.08
61	1,177.81	1,100.69	1,025.16	61	79.54	73.91	69.09
62	1,246.91	1,164.96	1,083.01	62	84.36	78.74	73.11
63	1,320.82	1,232.45	1,145.68	63	88.38	82.75	77.13
64	1,399.56	1,304.75	1,209.95	64	94.00	87.57	81.95
65	1,481.51	1,380.28	1,279.04	65	98.82	92.39	85.97
66	1,613.27	1,505.61	1,397.95	66	107.66	101.23	94.00
67	1,754.67	1,640.58	1,524.89	67	117.30	110.07	102.84
68	1,908.93	1,786.81	1,666.29	68	127.74	119.71	111.68
69	2,076.04	1,947.49	1,818.94	69	138.99	130.96	122.12
70	2,257.61	2,121.03	1,984.45	70	151.04	142.21	132.56
71	2,474.53	2,321.88	2,167.63	71	165.50	155.86	145.42
72	2,712.35	2,540.41	2,368.48	72	181.57	170.33	158.27
73	2,971.05	2,779.83	2,587.01	73	198.44	186.39	172.74
74	3,255.46	3,040.14	2,824.82	74	217.73	203.27	188.80
75	3,567.18	3,326.16	3,085.13	75	237.81	221.74	205.68
76	3,956.04	3,703.77	3,451.49	76	264.33	247.45	230.58
77	4,386.67	4,123.15	3,859.63	77	292.44	275.57	257.90
78	4,862.30	4,590.74	4,317.58	78	324.58	306.10	288.43
79	5,392.56	5,109.75	4,828.55	79	359.93	340.65	322.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	588.10	557.57	527.04	18-44	39.37	37.76	36.15
45-49	705.40	671.66	636.31	45-49	47.40	45.79	43.38
50-54	845.20	806.63	768.07	50-54	57.04	54.63	51.42
55	1,113.54	1,057.30	999.45	55	75.52	71.50	67.49
56	1,179.42	1,118.36	1,055.69	56	80.34	75.52	71.50
57	1,248.51	1,182.63	1,115.15	57	84.36	79.54	75.52
58	1,322.43	1,251.73	1,177.81	58	89.18	84.36	79.54
59	1,399.56	1,322.43	1,243.69	59	94.00	89.18	83.56
60	1,481.51	1,397.95	1,312.79	60	98.82	93.20	87.57
61	1,566.67	1,476.69	1,385.10	61	105.25	98.82	93.20
62	1,655.05	1,558.63	1,460.62	62	110.87	104.44	98.02
63	1,749.85	1,645.40	1,540.96	63	117.30	110.07	103.64
64	1,849.47	1,736.99	1,624.52	64	124.53	116.50	109.27
65	1,953.92	1,833.40	1,712.89	65	130.96	122.92	114.89
66	2,100.14	1,981.23	1,863.93	66	140.60	133.37	125.33
67	2,256.00	2,140.31	2,026.23	67	151.04	143.81	135.78
68	2,423.11	2,313.85	2,202.98	68	162.29	155.06	147.83
69	2,603.08	2,498.64	2,394.19	69	174.34	167.11	159.88
70	2,795.90	2,699.49	2,603.08	70	186.39	179.97	173.54
71	3,067.46	2,954.98	2,844.11	71	204.87	197.64	189.61
72	3,363.12	3,234.57	3,107.63	72	224.96	216.12	207.28
73	3,687.70	3,541.48	3,393.65	73	245.85	236.21	226.56
74	4,044.42	3,875.70	3,706.98	74	269.95	258.70	247.45
75	4,434.88	4,242.06	4,049.24	75	295.66	282.80	269.95
76	4,931.39	4,704.83	4,476.66	76	329.40	314.14	298.87
77	5,484.14	5,215.80	4,947.46	77	366.36	348.68	330.21
78	6,096.35	5,783.02	5,466.47	78	407.33	386.45	365.56
79	6,779.26	6,411.29	6,041.72	79	452.33	428.22	403.32

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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_FO_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 FO_20160114.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC3+_TQ_FO_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_FO_VA_20150326.pdf MICC RIL 07152014.pdf MICC FAQ 10152013.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Rate Revision Review Requirements Checklist

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 FO_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Appendix
Comments:	
Attachment(s):	Appendix_LTC3+_TQ_FO_VA_20150326.pdf MICC OLB 03242015 VA.pdf MetLife Insurance Company USA Amendment.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Response to August 25, 2015 Phone Call
Comments:	
Attachment(s):	VA_LTC3+ TQ FO_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ TQ FO_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: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Attachment VA_LTC3+ TQ FO_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 Nursing Facility Only Product

January 2016

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFQ
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3-6

This policy form is a tax-qualified individual policy form providing facility only long term care coverage. The form was issued in Virginia from January 1997 through February 1999.

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.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative 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 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 Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care 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. 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 Nursing Facility Only 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 0.6% 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 1.6% 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, 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, and 100 days are available for issue ages 18 to 79. Only the 60 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	51.7%
Semi-Annual	0.51*AP	16.8%
Quarterly	0.26*AP	9.0%
Monthly	0.09*AP	22.5%

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 May 4, 2011 and implemented on each contract's next billing anniversary beginning August 5, 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 50.0%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 15.6% 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 15.6% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 15.6% 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: $1,706
After increase: $1,972

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	2.3%
48 - 52	3.0%
53 - 57	7.1%
58 - 62	16.9%
63 - 67	28.5%
68 - 72	26.4%
73 +	15.8%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	40.8%
60-day	17.7%
100-day	41.5%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	7.6%
3-Year	31.8%
5-Year	28.4%
Unlimited	32.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	17.1%
Compound	33.5%
CPI	49.4%

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	33	$56,298
Nationwide	929	$1,632,084

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 Nursing Facility Only 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	569,253	0	0	0.0%	968	1,374,517	0	0	0.0%				0.0102		0.9898		5.85%	2.4146
	1998	1,814,209	6,979	26,672	1.5%	1,674	4,138,403	15,919	60,842	1.5%				0.0440		0.9560		5.85%	2.2811
	1999	2,201,650	32,515	16,361	0.7%	1,652	4,744,539	70,069	35,257	0.7%				0.0412		0.9588		5.85%	2.1550
	2000	2,131,685	56,681	275,665	12.9%	1,580	4,339,795	115,394	561,213	12.9%				0.0436		0.9564		5.85%	2.0359
	2001	2,067,302	131,063	432,683	20.9%	1,517	3,976,036	252,074	832,177	20.9%				0.0399		0.9601		5.85%	1.9233
	2002	2,023,280	226,220	526,483	26.0%	1,475	3,676,230	411,033	956,602	26.0%				0.0277		0.9723		5.85%	1.8170
	2003	1,976,906	472,541	706,685	35.7%	1,438	3,393,384	811,123	1,213,034	35.7%				0.0251		0.9749		5.85%	1.7165
	2004	1,931,398	616,425	1,935,516	100.2%	1,387	3,131,982	999,603	3,138,659	100.2%				0.0355		0.9645		5.85%	1.6216
	2005	1,867,359	798,482	1,683,877	90.2%	1,322	2,860,720	1,223,243	2,579,634	90.2%				0.0469		0.9531		5.85%	1.5320
	2006	1,817,205	676,228	1,611,820	88.7%	1,283	2,629,977	978,680	2,332,730	88.7%				0.0295		0.9705		5.85%	1.4473
	2007	1,778,361	535,805	2,631,045	147.9%	1,237	2,431,467	732,580	3,597,299	147.9%				0.0359		0.9641		5.85%	1.3673
	2008	1,720,273	2,792,274	3,669,661	213.3%	1,170	2,222,010	3,606,672	4,739,959	213.3%				0.0542		0.9458		5.85%	1.2917
	2009	1,653,318	3,663,197	2,746,761	166.1%	1,122	2,017,462	4,470,017	3,351,736	166.1%				0.0410		0.9590		5.85%	1.2203
	2010	1,856,385	3,641,555	3,169,051	170.7%	1,059	2,140,017	4,197,939	3,653,242	170.7%				0.0561		0.9439		5.85%	1.1528
	2011	1,938,581	3,103,159	2,019,686	104.2%	978	2,111,220	3,379,509	2,199,547	104.2%				0.0765		0.9235		5.85%	1.0891
	2012	1,776,738	3,163,351	3,331,352	187.5%	929	1,827,988	3,254,597	3,427,444	187.5%				0.0501		0.9499		5.85%	1.0288
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,637,339	3,081,645	3,460,254	211.3%	1.0000	1.1271	1.0000	0.0638	0.0000	0.9362	0.9465	5.50%	0.9736
	2014	1,547,461	3,957,650	3,622,612	234.1%	810	1,428,705	3,653,930	3,344,604	234.1%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	5.47%	0.9233
	2015	1,413,328	4,172,724	3,627,705	256.7%	749	1,238,342	3,656,093	3,178,553	256.7%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	5.43%	0.8762
	2016	1,280,969	4,080,502	3,585,257	279.9%	689	1,065,903	3,395,414	2,983,317	279.9%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	5.39%	0.8321
	2017	1,151,434	3,922,697	3,477,797	302.0%	628	910,398	3,101,536	2,749,770	302.0%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	5.36%	0.7907
	2018	1,026,460	3,748,749	3,320,828	323.5%	570	771,199	2,816,507	2,495,002	323.5%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	5.34%	0.7513
	2019	908,806	3,587,410	3,147,220	346.3%	514	648,603	2,560,290	2,246,132	346.3%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	5.33%	0.7137
	2020	799,655	3,416,665	2,970,747	371.5%	461	541,879	2,315,272	2,013,100	371.5%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	5.33%	0.6776
	2021	699,212	3,238,403	2,788,285	398.8%	412	449,693	2,082,755	1,793,265	398.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	5.33%	0.6431
	2022	607,519	3,054,888	2,603,017	428.5%	365	370,650	1,863,800	1,588,112	428.5%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	5.34%	0.6101
	2023	524,481	2,868,626	2,417,373	460.9%	323	303,580	1,660,418	1,399,224	460.9%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	5.35%	0.5788
	2024	449,889	2,681,200	2,231,858	496.1%	283	247,130	1,472,819	1,225,989	496.1%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	5.35%	0.5493
	2025	383,431	2,493,077	2,045,092	533.4%	248	199,882	1,299,638	1,066,104	533.4%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	5.35%	0.5213
	2026	324,710	2,304,754	1,862,006	573.4%	215	160,659	1,140,337	921,276	573.4%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	5.35%	0.4948
	2027	273,258	2,118,459	1,685,110	616.7%	186	128,367	995,175	791,603	616.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	5.35%	0.4698
	2028	228,549	1,936,847	1,520,083	665.1%	160	101,981	864,240	678,276	665.1%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	5.34%	0.4462
	2029	190,020	1,762,469	1,364,227	717.9%	137	80,578	747,373	578,499	717.9%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	5.34%	0.4240
	2030	157,083	1,597,152	1,222,613	778.3%	117	63,332	643,932	492,927	778.3%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	5.33%	0.4032
	2031	129,146	1,442,411	1,093,121	846.4%	99	49,530	553,192	419,233	846.4%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	5.32%	0.3835
	2032	105,626	1,298,526	974,151	922.3%	84	38,557	474,010	355,601	922.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	5.30%	0.3650
	2033	85,967	1,165,160	863,589	1004.6%	71	29,884	405,041	300,207	1004.6%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	5.29%	0.3476
	2034	69,645	1,041,738	762,222	1094.4%	59	23,065	345,001	252,432	1094.4%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	5.27%	0.3312
	2035	56,182	928,204	670,367	1193.2%	50	17,734	292,983	211,598	1193.2%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	5.26%	0.3156
	2036	45,145	824,631	589,377	1305.5%	41	13,595	248,331	177,486	1305.5%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	5.24%	0.3011
	2037	36,148	730,903	516,287	1428.3%	34	10,402	210,326	148,568	1428.3%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	5.22%	0.2878
	2038	28,854	646,512	452,159	1567.1%	28	7,946	178,035	124,515	1567.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	5.19%	0.2754
	2039	22,972	570,898	395,135	1720.1%	24	6,059	150,581	104,222	1720.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	5.16%	0.2638
	2040	18,249	503,136	344,508	1887.8%	19	4,613	127,176	87,080	1887.8%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	5.13%	0.2528
	2041	14,472	442,482	299,648	2070.5%	16	3,507	107,222	72,611	2070.5%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	5.10%	0.2423
	2042	11,461	388,296	260,070	2269.2%	13	2,663	90,224	60,430	2269.2%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	5.07%	0.2324
	2043	9,066	340,160	226,377	2497.0%	11	2,020	75,796	50,443	2497.0%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	5.05%	0.2228
	2044	7,163	297,729	197,367	2755.3%	9	1,530	63,610	42,168	2755.3%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	5.02%	0.2137
	2045	5,653	260,848	173,690	3072.7%	7	1,158	53,425	35,574	3072.7%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	5.00%	0.2048
	2046	4,453	229,215	153,067	3437.2%	6	874	44,995	30,047	3437.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	4.98%	0.1963
	2047	3,501	201,908	133,976	3827.1%	5	658	37,979	25,201	3827.1%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	4.96%	0.1881
	2048	2,744	177,753	115,662	4214.9%	4	495	32,036	20,845	4214.9%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	4.95%	0.1802
	2049	2,143	155,854	98,545	4598.4%	3	370	26,915	17,018	4598.4%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	4.93%	0.1727
	2050	1,666	135,832	83,180	4993.3%	2	276	22,477	13,764	4993.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	4.91%	0.1655
	2051	1,288	117,539	69,635	5408.3%	2	204	18,636	11,041	5408.3%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	4.90%	0.1586
	2052	988	100,859	57,010	5767.8%	1	150	15,326	8,663	5767.8%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	4.89%	0.1520
	Past	29,123,906	19,916,477	24,783,318	85.1%	20,791	47,015,747	24,518,454	32,679,375	69.5%									
	Future	14,310,556	66,108,118	55,575,106	388.4%	8,324	10,563,509	40,924,494	35,574,752	336.8%									
	Lifetime	43,434,462	86,024,595	80,358,424	185.0%	29,115	57,579,256	65,442,948	68,254,127	118.5%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 15.6% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	968	1,374,517	0	0	0.0%				0.0102		0.9898		5.85%	2.4146
	1998	1,814,209	6,979	26,672	1.5%	1,674	4,138,403	15,919	60,842	1.5%				0.0440		0.9560		5.85%	2.2811
	1999	2,201,650	32,515	16,361	0.7%	1,652	4,744,539	70,069	35,257	0.7%				0.0412		0.9588		5.85%	2.1550
	2000	2,131,685	56,681	275,665	12.9%	1,580	4,339,795	115,394	561,213	12.9%				0.0436		0.9564		5.85%	2.0359
	2001	2,067,302	131,063	432,683	20.9%	1,517	3,976,036	252,074	832,177	20.9%				0.0399		0.9601		5.85%	1.9233
	2002	2,023,280	226,220	526,483	26.0%	1,475	3,676,230	411,033	956,602	26.0%				0.0277		0.9723		5.85%	1.8170
	2003	1,976,906	472,541	706,685	35.7%	1,438	3,393,384	811,123	1,213,034	35.7%				0.0251		0.9749		5.85%	1.7165
	2004	1,931,398	616,425	1,935,516	100.2%	1,387	3,131,982	999,603	3,138,659	100.2%				0.0355		0.9645		5.85%	1.6216
	2005	1,867,359	798,482	1,683,877	90.2%	1,322	2,860,720	1,223,243	2,579,634	90.2%				0.0469		0.9531		5.85%	1.5320
	2006	1,817,205	676,228	1,611,820	88.7%	1,283	2,629,977	978,680	2,332,730	88.7%				0.0295		0.9705		5.85%	1.4473
	2007	1,778,361	535,805	2,631,045	147.9%	1,237	2,431,467	732,580	3,597,299	147.9%				0.0359		0.9641		5.85%	1.3673
	2008	1,720,273	2,792,274	3,669,661	213.3%	1,170	2,222,010	3,606,672	4,739,959	213.3%				0.0542		0.9458		5.85%	1.2917
	2009	1,653,318	3,663,197	2,746,761	166.1%	1,122	2,017,462	4,470,017	3,351,736	166.1%				0.0410		0.9590		5.85%	1.2203
	2010	1,856,385	3,641,555	3,169,051	170.7%	1,059	2,140,017	4,197,939	3,653,242	170.7%				0.0561		0.9439		5.85%	1.1528
	2011	1,938,581	3,103,159	2,019,686	104.2%	978	2,111,220	3,379,509	2,199,547	104.2%				0.0765		0.9235		5.85%	1.0891
	2012	1,776,738	3,163,351	3,331,352	187.5%	929	1,827,988	3,254,597	3,427,444	187.5%				0.0501		0.9499		5.85%	1.0288
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,637,339	3,081,645	3,460,254	211.3%	1.0000	1.1271	1.0000	0.0638	0.0000	0.9362	0.9465	5.50%	0.9736
	2014	1,647,365	3,950,162	3,586,431	217.7%	801	1,520,942	3,647,016	3,311,199	217.7%	1.0821	1.1074	1.0034	0.0693	0.0100	0.9214	0.9082	5.47%	0.9233
	2015	1,592,237	4,144,995	3,558,174	223.5%	741	1,395,099	3,631,797	3,117,631	223.5%	1.0683	1.0931	1.0064	0.0748	0.0000	0.9252	0.9018	5.43%	0.8762
	2016	1,443,123	4,032,071	3,516,539	243.7%	682	1,200,832	3,355,113	2,926,136	243.7%	1.0000	1.0834	1.0064	0.0807	0.0000	0.9193	0.9063	5.39%	0.8321
	2017	1,297,190	3,862,489	3,411,140	263.0%	622	1,025,642	3,053,932	2,697,066	263.0%	1.0000	1.0722	1.0064	0.0875	0.0000	0.9125	0.8989	5.36%	0.7907
	2018	1,156,396	3,684,186	3,257,179	281.7%	564	868,823	2,768,000	2,447,181	281.7%	1.0000	1.0643	1.0064	0.0934	0.0000	0.9066	0.8915	5.34%	0.7513
	2019	1,023,848	3,522,555	3,086,899	301.5%	509	730,708	2,514,004	2,203,081	301.5%	1.0000	1.0636	1.0064	0.0980	0.0000	0.9020	0.8854	5.33%	0.7137
	2020	900,881	3,353,471	2,913,808	323.4%	456	610,474	2,272,449	1,974,516	323.4%	1.0000	1.0659	1.0064	0.1027	0.0000	0.8973	0.8799	5.33%	0.6776
	2021	787,723	3,177,840	2,734,843	347.2%	407	506,618	2,043,805	1,758,894	347.2%	1.0000	1.0665	1.0064	0.1074	0.0000	0.8926	0.8744	5.33%	0.6431
	2022	684,422	2,997,338	2,553,126	373.0%	362	417,569	1,828,689	1,557,673	373.0%	1.0000	1.0676	1.0064	0.1121	0.0000	0.8879	0.8689	5.34%	0.6101
	2023	590,874	2,814,319	2,371,040	401.3%	319	342,009	1,628,984	1,372,405	401.3%	1.0000	1.0688	1.0064	0.1168	0.0000	0.8832	0.8633	5.35%	0.5788
	2024	506,839	2,630,269	2,189,081	431.9%	281	278,414	1,444,842	1,202,491	431.9%	1.0000	1.0694	1.0064	0.1216	0.0000	0.8784	0.8578	5.35%	0.5493
	2025	431,969	2,445,613	2,005,894	464.4%	245	225,185	1,274,895	1,045,670	464.4%	1.0000	1.0683	1.0064	0.1262	0.0000	0.8738	0.8523	5.35%	0.5213
	2026	365,814	2,260,807	1,826,318	499.2%	213	180,996	1,118,593	903,618	499.2%	1.0000	1.0682	1.0064	0.1308	0.0000	0.8692	0.8469	5.35%	0.4948
	2027	307,849	2,078,019	1,652,812	536.9%	184	144,616	976,178	776,431	536.9%	1.0000	1.0685	1.0064	0.1352	0.0000	0.8648	0.8415	5.35%	0.4698
	2028	257,480	1,899,840	1,490,948	579.1%	159	114,890	847,727	665,276	579.1%	1.0000	1.0716	1.0064	0.1395	0.0000	0.8605	0.8364	5.34%	0.4462
	2029	214,074	1,728,769	1,338,079	625.1%	136	90,778	733,083	567,411	625.1%	1.0000	1.0725	1.0064	0.1437	0.0000	0.8563	0.8314	5.34%	0.4240
	2030	176,968	1,566,596	1,199,180	677.6%	116	71,349	631,612	483,479	677.6%	1.0000	1.0772	1.0064	0.1476	0.0000	0.8524	0.8267	5.33%	0.4032
	2031	145,494	1,414,803	1,072,170	736.9%	98	55,800	542,604	411,198	736.9%	1.0000	1.0805	1.0064	0.1513	0.0000	0.8487	0.8221	5.32%	0.3835
	2032	118,997	1,273,663	955,480	802.9%	83	43,438	464,934	348,785	802.9%	1.0000	1.0826	1.0064	0.1548	0.0000	0.8452	0.8179	5.30%	0.3650
	2033	96,849	1,142,845	847,037	874.6%	70	33,667	397,283	294,453	874.6%	1.0000	1.0823	1.0064	0.1581	0.0000	0.8419	0.8139	5.29%	0.3476
	2034	78,462	1,021,782	747,613	952.8%	59	25,985	338,392	247,593	952.8%	1.0000	1.0825	1.0064	0.1611	0.0000	0.8389	0.8101	5.27%	0.3312
	2035	63,294	910,420	657,518	1038.8%	49	19,979	287,370	207,543	1038.8%	1.0000	1.0833	1.0064	0.1639	0.0000	0.8361	0.8067	5.26%	0.3156
	2036	50,859	808,830	578,081	1136.6%	41	15,316	243,573	174,085	1136.6%	1.0000	1.0871	1.0064	0.1665	0.0000	0.8335	0.8035	5.24%	0.3011
	2037	40,723	716,896	506,392	1243.5%	34	11,719	206,296	145,721	1243.5%	1.0000	1.0870	1.0064	0.1689	0.0000	0.8311	0.8007	5.22%	0.2878
	2038	32,507	634,122	443,493	1364.3%	28	8,952	174,623	122,128	1364.3%	1.0000	1.0901	1.0064	0.1712	0.0000	0.8288	0.7982	5.19%	0.2754
	2039	25,879	559,956	387,561	1497.6%	23	6,826	147,695	102,224	1497.6%	1.0000	1.0906	1.0064	0.1733	0.0000	0.8267	0.7961	5.16%	0.2638
	2040	20,559	493,493	337,905	1643.6%	19	5,197	124,739	85,411	1643.6%	1.0000	1.0905	1.0064	0.1754	0.0000	0.8246	0.7944	5.13%	0.2528
	2041	16,304	434,001	293,905	1802.7%	16	3,951	105,167	71,219	1802.7%	1.0000	1.0898	1.0064	0.1774	0.0000	0.8226	0.7930	5.10%	0.2423
	2042	12,912	380,854	255,085	1975.6%	13	3,000	88,495	59,271	1975.6%	1.0000	1.0889	1.0064	0.1794	0.0000	0.8206	0.7919	5.07%	0.2324
	2043	10,213	333,640	222,038	2174.0%	11	2,276	74,344	49,476	2174.0%	1.0000	1.0934	1.0064	0.1817	0.0000	0.8183	0.7910	5.05%	0.2228
	2044	8,070	292,023	193,584	2398.8%	9	1,724	62,391	41,359	2398.8%	1.0000	1.0964	1.0064	0.1842	0.0000	0.8158	0.7901	5.02%	0.2137
	2045	6,368	255,849	170,361	2675.2%	7	1,304	52,401	34,892	2675.2%	1.0000	1.1081	1.0064	0.1871	0.0000	0.8129	0.7891	5.00%	0.2048
	2046	5,017	224,822	150,133	2992.5%	6	985	44,132	29,471	2992.5%	1.0000	1.1115	1.0064	0.1904	0.0000	0.8096	0.7878	4.98%	0.1963
	2047	3,944	198,038	131,408	3331.9%	5	742	37,251	24,718	3331.9%	1.0000	1.1063	1.0064	0.1942	0.0000	0.8058	0.7861	4.96%	0.1881
	2048	3,091	174,346	113,445	3669.6%	4	557	31,422	20,446	3669.6%	1.0000	1.0943	1.0064	0.1987	0.0000	0.8013	0.7839	4.95%	0.1802
	2049	2,414	152,867	96,656	4003.4%	3	417	26,399	16,692	4003.4%	1.0000	1.0840	1.0064	0.2038	0.0000	0.7962	0.7810	4.93%	0.1727
	2050	1,877	133,228	81,586	4347.2%	2	311	22,046	13,501	4347.2%	1.0000	1.0789	1.0064	0.2095	0.0000	0.7905	0.7773	4.91%	0.1655
	2051	1,451	115,286	68,300	4708.6%	2	230	18,279	10,829	4708.6%	1.0000	1.0762	1.0064	0.2160	0.0000	0.7840	0.7729	4.90%	0.1586
	2052	1,114	98,926	55,917	5021.6%	1	169	15,032	8,497	5021.6%	1.0000	1.0596	1.0064	0.2231	0.0000	0.7769	0.7677	4.89%	0.1520
	Past	29,123,906	19,916,477	24,783,318	85.1%	20,791	47,015,747	24,518,454	32,679,375	69.5%									
	Future	19,017,245	63,310,844	52,939,245	278.4%	8,175	11,604,825	40,357,233	34,989,925	301.5%									
	Lifetime	48,141,151	83,227,320	77,722,564	161.4%	28,966	58,620,573	64,875,687	67,669,299	115.4%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	111,320	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	96,958	0	0	0.0%	57	221,171	0	0	0.0%				0.0339		0.9661		5.85%	2.2811
	1999	106,061	0	0	0.0%	57	228,561	0	0	0.0%				0.0500		0.9500		5.85%	2.1550
	2000	97,197	0	0	0.0%	56	197,879	0	0	0.0%				0.0175		0.9825		5.85%	2.0359
	2001	95,681	17,592	167,543	175.1%	54	184,022	33,834	322,234	175.1%				0.0357		0.9643		5.85%	1.9233
	2002	89,726	90,218	62,562	69.7%	52	163,029	163,924	113,674	69.7%				0.0370		0.9630		5.85%	1.8170
	2003	82,941	89,996	212,822	256.6%	49	142,370	154,480	365,312	256.6%				0.0577		0.9423		5.85%	1.7165
	2004	78,485	71,673	257,268	327.8%	46	127,272	116,226	417,190	327.8%				0.0612		0.9388		5.85%	1.6216
	2005	75,198	43,438	3,345	4.4%	45	115,200	66,546	5,125	4.4%				0.0217		0.9783		5.85%	1.5320
	2006	71,789	15,042	0	0.0%	42	103,898	21,769	0	0.0%				0.0667		0.9333		5.85%	1.4473
	2007	69,801	0	0	0.0%	41	95,436	0	0	0.0%				0.0238		0.9762		5.85%	1.3673
	2008	69,852	275,091	0	0.0%	41	90,225	355,324	0	0.0%				0.0000		1.0000		5.85%	1.2917
	2009	67,410	268,469	0	0.0%	39	82,257	327,599	0	0.0%				0.0488		0.9512		5.85%	1.2203
	2010	59,564	0	1,143	1.9%	36	68,665	0	1,318	1.9%				0.0769		0.9231		5.85%	1.1528
	2011	57,535	0	4,829	8.4%	34	62,659	0	5,259	8.4%				0.0556		0.9444		5.85%	1.0891
	2012	56,000	30,945	171,566	306.4%	33	57,615	31,837	176,514	306.4%				0.0294		0.9706		5.85%	1.0288
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	53,196	64,452	109,708	206.2%	1.0000	0.6731	1.0000	0.0483	0.0000	0.9517	0.9757	5.50%	0.9736
	2014	51,443	98,878	118,239	229.8%	30	47,495	91,290	109,165	229.8%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	5.47%	0.9233
	2015	48,193	117,884	124,775	258.9%	28	42,226	103,288	109,327	258.9%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	5.43%	0.8762
	2016	44,920	126,932	129,199	287.6%	26	37,378	105,621	107,508	287.6%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	5.39%	0.8321
	2017	41,613	131,340	133,143	320.0%	25	32,902	103,846	105,272	320.0%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	5.36%	0.7907
	2018	38,329	135,263	136,698	356.6%	23	28,798	101,626	102,704	356.6%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	5.34%	0.7513
	2019	35,132	138,449	140,254	399.2%	21	25,073	98,809	100,097	399.2%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	5.33%	0.7137
	2020	32,065	142,189	144,678	451.2%	20	21,729	96,353	98,040	451.2%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	5.33%	0.6776
	2021	29,139	146,160	147,821	507.3%	18	18,741	94,002	95,070	507.3%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	5.33%	0.6431
	2022	26,363	149,716	149,406	566.7%	17	16,084	91,342	91,153	566.7%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	5.34%	0.6101
	2023	23,741	152,162	149,039	627.8%	15	13,742	88,075	86,266	627.8%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	5.35%	0.5788
	2024	21,278	153,223	147,669	694.0%	14	11,688	84,167	81,117	694.0%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	5.35%	0.5493
	2025	18,976	153,042	145,522	766.9%	12	9,892	79,781	75,860	766.9%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	5.35%	0.5213
	2026	16,834	151,771	142,446	846.2%	11	8,329	75,092	70,479	846.2%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	5.35%	0.4948
	2027	14,854	149,586	138,312	931.1%	10	6,978	70,270	64,974	931.1%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	5.35%	0.4698
	2028	13,035	146,723	133,838	1026.8%	9	5,816	65,469	59,720	1026.8%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	5.34%	0.4462
	2029	11,375	143,149	128,050	1125.7%	8	4,823	60,702	54,299	1125.7%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	5.34%	0.4240
	2030	9,870	138,823	122,202	1238.2%	7	3,979	55,970	49,269	1238.2%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	5.33%	0.4032
	2031	8,515	133,599	114,868	1349.0%	6	3,266	51,238	44,054	1349.0%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	5.32%	0.3835
	2032	7,305	127,344	106,904	1463.5%	5	2,667	46,485	39,024	1463.5%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	5.30%	0.3650
	2033	6,232	120,074	97,890	1570.8%	5	2,166	41,741	34,029	1570.8%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	5.29%	0.3476
	2034	5,288	111,930	88,793	1679.0%	4	1,751	37,069	29,406	1679.0%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	5.27%	0.3312
	2035	4,465	103,259	79,623	1783.2%	4	1,409	32,593	25,133	1783.2%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	5.26%	0.3156
	2036	3,753	94,264	70,338	1874.3%	3	1,130	28,387	21,182	1874.3%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	5.24%	0.3011
	2037	3,141	85,192	61,712	1964.7%	3	904	24,515	17,758	1964.7%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	5.22%	0.2878
	2038	2,620	76,508	54,751	2090.1%	2	721	21,069	15,077	2090.1%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	5.19%	0.2754
	2039	2,178	68,590	49,039	2251.7%	2	574	18,091	12,935	2251.7%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	5.16%	0.2638
	2040	1,806	61,568	44,194	2447.3%	2	456	15,562	11,171	2447.3%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	5.13%	0.2528
	2041	1,494	55,381	39,642	2653.7%	1	362	13,420	9,606	2653.7%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	5.10%	0.2423
	2042	1,233	49,933	35,906	2912.3%	1	286	11,602	8,343	2912.3%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	5.07%	0.2324
	2043	1,015	45,187	32,712	3222.1%	1	226	10,069	7,289	3222.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	5.05%	0.2228
	2044	834	40,979	29,511	3538.7%	1	178	8,755	6,305	3538.7%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	5.02%	0.2137
	2045	683	37,267	26,984	3949.7%	1	140	7,633	5,527	3949.7%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	5.00%	0.2048
	2046	558	34,020	24,593	4406.6%	1	110	6,678	4,828	4406.6%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	4.98%	0.1963
	2047	455	31,131	22,314	4909.3%	1	85	5,856	4,197	4909.3%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	4.96%	0.1881
	2048	369	28,453	19,768	5357.4%	1	67	5,128	3,563	5357.4%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	4.95%	0.1802
	2049	298	25,852	17,249	5778.8%	1	52	4,464	2,979	5778.8%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	4.93%	0.1727
	2050	240	23,304	14,897	6195.1%	1	40	3,856	2,465	6195.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	4.91%	0.1655
	2051	193	20,813	12,653	6564.7%	1	31	3,300	2,006	6564.7%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	4.90%	0.1586
	2052	154	18,391	10,595	6901.2%	1	23	2,795	1,610	6901.2%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	4.89%	0.1520
	Past	1,220,301	902,463	881,079	72.2%	722	2,051,579	1,271,538	1,406,626	68.6%									
	Future	584,629	3,834,528	3,498,909	598.5%	373	405,516	1,930,462	1,878,513	463.2%									
	Lifetime	1,804,930	4,736,991	4,379,987	242.7%	1,095	2,457,095	3,202,001	3,285,139	133.7%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 15.6% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	111,320	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	96,958	0	0	0.0%	57	221,171	0	0	0.0%				0.0339		0.9661		5.85%	2.2811
	1999	106,061	0	0	0.0%	57	228,561	0	0	0.0%				0.0500		0.9500		5.85%	2.1550
	2000	97,197	0	0	0.0%	56	197,879	0	0	0.0%				0.0175		0.9825		5.85%	2.0359
	2001	95,681	17,592	167,543	175.1%	54	184,022	33,834	322,234	175.1%				0.0357		0.9643		5.85%	1.9233
	2002	89,726	90,218	62,562	69.7%	52	163,029	163,924	113,674	69.7%				0.0370		0.9630		5.85%	1.8170
	2003	82,941	89,996	212,822	256.6%	49	142,370	154,480	365,312	256.6%				0.0577		0.9423		5.85%	1.7165
	2004	78,485	71,673	257,268	327.8%	46	127,272	116,226	417,190	327.8%				0.0612		0.9388		5.85%	1.6216
	2005	75,198	43,438	3,345	4.4%	45	115,200	66,546	5,125	4.4%				0.0217		0.9783		5.85%	1.5320
	2006	71,789	15,042	0	0.0%	42	103,898	21,769	0	0.0%				0.0667		0.9333		5.85%	1.4473
	2007	69,801	0	0	0.0%	41	95,436	0	0	0.0%				0.0238		0.9762		5.85%	1.3673
	2008	69,852	275,091	0	0.0%	41	90,225	355,324	0	0.0%				0.0000		1.0000		5.85%	1.2917
	2009	67,410	268,469	0	0.0%	39	82,257	327,599	0	0.0%				0.0488		0.9512		5.85%	1.2203
	2010	59,564	0	1,143	1.9%	36	68,665	0	1,318	1.9%				0.0769		0.9231		5.85%	1.1528
	2011	57,535	0	4,829	8.4%	34	62,659	0	5,259	8.4%				0.0556		0.9444		5.85%	1.0891
	2012	56,000	30,945	171,566	306.4%	33	57,615	31,837	176,514	306.4%				0.0294		0.9706		5.85%	1.0288
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	53,196	64,452	109,708	206.2%	1.0000	0.6731	1.0000	0.0483	0.0000	0.9517	0.9757	5.50%	0.9736
	2014	55,231	98,612	116,975	211.8%	29	50,992	91,044	107,998	211.8%	1.0917	1.1151	1.0036	0.0520	0.0100	0.9385	0.9276	5.47%	0.9233
	2015	54,294	116,945	122,384	225.4%	28	47,572	102,466	107,231	225.4%	1.0589	1.1218	1.0064	0.0559	0.0000	0.9441	0.9267	5.43%	0.8762
	2016	50,606	125,297	126,723	250.4%	26	42,110	104,261	105,447	250.4%	1.0000	1.1038	1.0064	0.0599	0.0000	0.9401	0.9321	5.39%	0.8321
	2017	46,881	129,228	130,591	278.6%	24	37,067	102,176	103,254	278.6%	1.0000	1.1053	1.0064	0.0654	0.0000	0.9346	0.9264	5.36%	0.7907
	2018	43,181	132,874	134,078	310.5%	23	32,443	99,831	100,735	310.5%	1.0000	1.1075	1.0064	0.0697	0.0000	0.9303	0.9211	5.34%	0.7513
	2019	39,580	135,906	137,566	347.6%	21	28,247	96,995	98,179	347.6%	1.0000	1.1122	1.0064	0.0734	0.0000	0.9266	0.9166	5.33%	0.7137
	2020	36,124	139,533	141,905	392.8%	19	24,479	94,553	96,160	392.8%	1.0000	1.1230	1.0064	0.0768	0.0000	0.9232	0.9127	5.33%	0.6776
	2021	32,828	143,404	144,987	441.7%	18	21,113	92,229	93,248	441.7%	1.0000	1.1171	1.0064	0.0804	0.0000	0.9196	0.9088	5.33%	0.6431
	2022	29,700	146,877	146,542	493.4%	16	18,120	89,610	89,406	493.4%	1.0000	1.1100	1.0064	0.0841	0.0000	0.9159	0.9047	5.34%	0.6101
	2023	26,747	149,266	146,182	546.5%	15	15,482	86,398	84,613	546.5%	1.0000	1.1006	1.0064	0.0878	0.0000	0.9122	0.9006	5.35%	0.5788
	2024	23,972	150,300	144,839	604.2%	14	13,168	82,562	79,562	604.2%	1.0000	1.0984	1.0064	0.0917	0.0000	0.9083	0.8963	5.35%	0.5493
	2025	21,378	150,118	142,733	667.7%	12	11,144	78,257	74,406	667.7%	1.0000	1.0980	1.0064	0.0958	0.0000	0.9042	0.8918	5.35%	0.5213
	2026	18,965	148,868	139,716	736.7%	11	9,383	73,657	69,128	736.7%	1.0000	1.0963	1.0064	0.0999	0.0000	0.9001	0.8871	5.35%	0.4948
	2027	16,735	146,723	135,661	810.7%	10	7,861	68,925	63,728	810.7%	1.0000	1.0934	1.0064	0.1041	0.0000	0.8959	0.8824	5.35%	0.4698
	2028	14,685	143,914	131,273	893.9%	9	6,553	64,216	58,575	893.9%	1.0000	1.0956	1.0064	0.1083	0.0000	0.8917	0.8775	5.34%	0.4462
	2029	12,815	140,408	125,595	980.1%	8	5,434	59,540	53,259	980.1%	1.0000	1.0894	1.0064	0.1124	0.0000	0.8876	0.8726	5.34%	0.4240
	2030	11,119	136,164	119,860	1078.0%	7	4,483	54,898	48,324	1078.0%	1.0000	1.0928	1.0064	0.1166	0.0000	0.8834	0.8677	5.33%	0.4032
	2031	9,593	131,040	112,666	1174.5%	6	3,679	50,256	43,210	1174.5%	1.0000	1.0825	1.0064	0.1207	0.0000	0.8793	0.8628	5.32%	0.3835
	2032	8,230	124,904	104,855	1274.1%	5	3,004	45,594	38,276	1274.1%	1.0000	1.0779	1.0064	0.1246	0.0000	0.8754	0.8579	5.30%	0.3650
	2033	7,021	117,773	96,013	1367.5%	5	2,441	40,941	33,377	1367.5%	1.0000	1.0665	1.0064	0.1283	0.0000	0.8717	0.8531	5.29%	0.3476
	2034	5,958	109,785	87,091	1461.8%	4	1,973	36,358	28,843	1461.8%	1.0000	1.0621	1.0064	0.1318	0.0000	0.8682	0.8486	5.27%	0.3312
	2035	5,030	101,280	78,097	1552.5%	3	1,588	31,969	24,651	1552.5%	1.0000	1.0553	1.0064	0.1349	0.0000	0.8651	0.8443	5.26%	0.3156
	2036	4,228	92,457	68,990	1631.8%	3	1,273	27,843	20,776	1631.8%	1.0000	1.0443	1.0064	0.1377	0.0000	0.8623	0.8405	5.24%	0.3011
	2037	3,539	83,559	60,529	1710.5%	3	1,018	24,045	17,418	1710.5%	1.0000	1.0415	1.0064	0.1402	0.0000	0.8598	0.8370	5.22%	0.2878
	2038	2,951	75,041	53,702	1819.7%	2	813	20,665	14,788	1819.7%	1.0000	1.0570	1.0064	0.1424	0.0000	0.8576	0.8340	5.19%	0.2754
	2039	2,454	67,275	48,099	1960.3%	2	647	17,745	12,687	1960.3%	1.0000	1.0704	1.0064	0.1445	0.0000	0.8555	0.8314	5.16%	0.2638
	2040	2,034	60,388	43,347	2130.6%	2	514	15,264	10,957	2130.6%	1.0000	1.0799	1.0064	0.1465	0.0000	0.8535	0.8292	5.13%	0.2528
	2041	1,683	54,320	38,882	2310.4%	1	408	13,163	9,422	2310.4%	1.0000	1.0774	1.0064	0.1487	0.0000	0.8513	0.8272	5.10%	0.2423
	2042	1,389	48,976	35,218	2535.5%	1	323	11,380	8,183	2535.5%	1.0000	1.0904	1.0064	0.1512	0.0000	0.8488	0.8253	5.07%	0.2324
	2043	1,144	44,321	32,085	2805.3%	1	255	9,876	7,149	2805.3%	1.0000	1.0993	1.0064	0.1541	0.0000	0.8459	0.8234	5.05%	0.2228
	2044	939	40,193	28,945	3080.9%	1	201	8,587	6,184	3080.9%	1.0000	1.0912	1.0064	0.1574	0.0000	0.8426	0.8214	5.02%	0.2137
	2045	770	36,553	26,467	3438.7%	1	158	7,486	5,421	3438.7%	1.0000	1.1090	1.0064	0.1613	0.0000	0.8387	0.8192	5.00%	0.2048
	2046	629	33,368	24,122	3836.5%	1	123	6,550	4,735	3836.5%	1.0000	1.1085	1.0064	0.1655	0.0000	0.8345	0.8169	4.98%	0.1963
	2047	512	30,534	21,887	4274.2%	1	96	5,743	4,117	4274.2%	1.0000	1.1070	1.0064	0.1701	0.0000	0.8299	0.8144	4.96%	0.1881
	2048	416	27,907	19,389	4664.2%	1	75	5,030	3,494	4664.2%	1.0000	1.0843	1.0064	0.1751	0.0000	0.8249	0.8118	4.95%	0.1802
	2049	336	25,356	16,919	5031.2%	1	58	4,379	2,922	5031.2%	1.0000	1.0718	1.0064	0.1804	0.0000	0.8196	0.8089	4.93%	0.1727
	2050	271	22,857	14,611	5393.6%	1	45	3,782	2,418	5393.6%	1.0000	1.0652	1.0064	0.1863	0.0000	0.8137	0.8056	4.91%	0.1655
	2051	217	20,414	12,411	5715.4%	1	34	3,237	1,968	5715.4%	1.0000	1.0529	1.0064	0.1929	0.0000	0.8071	0.8016	4.90%	0.1586
	2052	173	18,038	10,392	6008.3%	1	26	2,741	1,579	6008.3%	1.0000	1.0445	1.0064	0.2002	0.0000	0.7998	0.7965	4.89%	0.1520
	Past	1,220,301	902,463	881,079	72.2%	722	2,051,579	1,271,538	1,406,626	68.6%									
	Future	786,240	3,649,797	3,324,152	422.8%	366	447,601	1,898,704	1,845,536	412.3%									
	Lifetime	2,006,541	4,552,260	4,205,231	209.6%	1,088	2,499,180	3,170,242	3,252,161	130.1%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	569,253	0	78,077	13.7%
1998	1,814,209	26,672	781,585	44.6%
1999	2,201,650	16,361	1,636,433	75.1%
2000	2,131,685	275,665	1,702,813	92.8%
2001	2,067,302	432,683	1,610,224	98.8%
2002	2,023,280	526,483	1,635,902	106.9%
2003	1,976,906	706,685	1,599,857	116.7%
2004	1,931,398	1,935,516	1,511,007	178.4%
2005	1,867,359	1,683,877	1,363,482	163.2%
2006	1,817,205	1,611,820	1,467,209	169.4%
2007	1,778,361	2,631,045	1,374,421	225.2%
2008	1,720,273	3,669,661	1,028,457	273.1%
2009	1,653,318	2,746,761	1,159,426	236.3%
2010	1,856,385	3,169,051	809,105	214.3%
2011	1,938,581	2,019,686	292,036	119.2%
2012	1,776,738	3,331,352	831,753	234.3%
Total	29,123,906	24,783,318	18,881,786	149.9%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	46,103	0	11,596	25.2%
1998	96,958	0	59,615	61.5%
1999	106,061	0	77,515	73.1%
2000	97,197	0	81,420	83.8%
2001	95,681	167,543	76,747	255.3%
2002	89,726	62,562	68,259	145.8%
2003	82,941	212,822	50,188	317.1%
2004	78,485	257,268	77,752	426.9%
2005	75,198	3,345	89,058	122.9%
2006	71,789	0	56,600	78.8%
2007	69,801	0	80,410	115.2%
2008	69,852	0	102,719	147.1%
2009	67,410	0	59,019	87.6%
2010	59,564	1,143	1,514	4.5%
2011	57,535	4,829	35,540	70.2%
2012	56,000	171,566	72,059	435.0%
Total	1,220,301	881,079	1,000,010	154.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	133.44	123.71	112.59	18-44	9.04	9.04	8.34
45-49	152.90	143.17	130.66	45-49	11.12	10.43	9.73
50-54	172.36	162.63	151.51	50-54	12.51	11.82	11.12
55	237.69	221.01	202.94	55	15.99	15.29	14.60
56	254.37	236.30	216.84	56	17.38	16.68	15.99
57	272.44	252.98	232.13	57	18.77	17.38	16.68
58	291.90	271.05	247.42	58	20.16	18.77	17.38
59	312.75	289.12	265.49	59	20.85	20.16	18.77
60	333.60	308.58	282.17	60	22.24	20.85	19.46
61	357.23	330.82	301.63	61	24.33	22.94	20.85
62	382.25	353.06	322.48	62	25.72	24.33	22.24
63	408.66	376.69	343.33	63	27.80	25.72	23.63
64	437.85	403.10	366.96	64	29.89	27.80	25.02
65	467.04	429.51	390.59	65	31.28	29.19	26.41
66	511.52	469.82	426.73	66	34.75	31.97	29.19
67	560.17	512.91	465.65	67	38.23	35.45	31.97
68	614.38	560.17	507.35	68	41.70	38.23	34.06
69	672.76	612.99	553.22	69	45.18	41.70	37.53
70	735.31	668.59	601.87	70	49.35	45.18	40.31
71	811.76	735.31	657.47	71	54.91	50.04	44.48
72	896.55	807.59	718.63	72	60.47	54.91	48.65
73	989.68	886.82	783.96	73	66.72	60.47	52.82
74	1,091.15	974.39	856.24	74	73.67	66.03	57.69

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,203.74	1,068.91	934.08	75	81.32	72.28	62.55
76	1,355.25	1,203.74	1,052.23	76	91.74	81.32	70.89
77	1,526.22	1,355.25	1,182.89	77	102.86	91.74	79.23
78	1,718.04	1,524.83	1,331.62	78	116.07	102.86	89.66
79	1,933.49	1,716.65	1,498.42	79	129.97	115.37	100.78
80		1,930.71	1,684.68	80	145.95	129.27	112.59
81		2,172.57	1,895.96	81	164.72	145.95	127.19
82		2,445.01	2,132.26	82	184.87	164.02	143.17
83		2,752.20	2,399.14	83	207.81	184.18	160.55
84		3,096.92	2,699.38	84	233.52	207.11	180.70
				85	262.02	232.83	202.94
				86	295.38	262.02	228.66
				87	332.21	294.68	257.15
				88	373.22	331.52	289.12
				89	419.78	373.22	325.26
				90	472.60	419.78	366.27
				91	531.68	472.60	411.44
				92	597.70	531.68	462.87
				93	672.76	597.70	521.25
				94	756.86	672.07	585.89
				95	851.38	756.16	659.56
				96	957.71	850.68	741.57
				97	1,077.25	957.02	834.70
				98	1,212.08	1,076.56	938.95
				99	1,362.90	1,211.39	1,055.71

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	10.43	10.43	9.73
45-49	177.92	168.19	155.68	45-49	12.51	11.82	11.12
50-54	208.50	194.60	180.70	50-54	13.90	13.21	12.51
55	278.00	264.10	250.20	55	19.46	18.07	16.68
56	298.85	283.56	268.27	56	20.85	19.46	18.07
57	321.09	303.02	284.95	57	22.24	20.85	19.46
58	344.72	325.26	304.41	58	23.63	22.24	20.85
59	369.74	347.50	325.26	59	25.02	23.63	22.24
60	396.15	371.13	346.11	60	26.41	25.02	23.63
61	423.95	397.54	371.13	61	28.50	27.11	25.72
62	453.14	425.34	397.54	62	30.58	29.19	27.11
63	483.72	454.53	426.73	63	32.67	31.28	29.19
64	515.69	486.50	457.31	64	35.45	33.36	31.28
65	550.44	519.86	489.28	65	37.53	35.45	32.67
66	597.70	565.73	533.76	66	41.01	38.92	36.14
67	647.74	614.38	581.02	67	44.48	41.70	38.92
68	703.34	668.59	633.84	68	47.96	45.18	42.40
69	761.72	725.58	689.44	69	51.43	49.35	46.57
70	825.66	788.13	750.60	70	55.60	52.82	50.04
71	913.23	874.31	834.00	71	61.86	59.08	56.30
72	1,010.53	967.44	925.74	72	68.11	65.33	61.86
73	1,116.17	1,071.69	1,028.60	73	75.06	72.28	68.81
74	1,234.32	1,187.06	1,141.19	74	82.71	79.93	76.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,363.59	1,314.94	1,266.29	75	91.05	88.27	84.79
76	1,534.56	1,480.35	1,424.75	76	102.86	99.39	95.91
77	1,726.38	1,665.22	1,602.67	77	115.37	111.90	107.73
78	1,941.83	1,873.72	1,802.83	78	129.97	125.80	120.93
79	2,185.08	2,107.24	2,028.01	79	145.95	141.09	136.22
				80	164.02	158.46	152.90
				81	184.87	178.62	172.36
				82	207.81	200.86	193.91
				83	233.52	225.88	218.23
				84	262.71	254.37	245.34
				85	295.38	285.65	275.22
				86	332.91	321.79	309.97
				87	373.91	362.10	348.89
				88	421.17	407.27	391.98
				89	473.30	458.01	441.33
				90	532.37	515.00	496.23
				91	599.09	579.63	558.09
				92	674.15	651.91	628.28
				93	758.25	733.23	706.82
				94	852.77	824.97	795.08
				95	959.80	927.83	893.77
				96	1,079.34	1,043.89	1,005.67
				97	1,214.17	1,174.55	1,131.46
				98	1,366.37	1,321.20	1,272.55
				99	1,536.65	1,485.91	1,431.70

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	176.53	169.58	161.24	18-44	11.82	11.82	11.12
45-49	209.89	197.38	184.87	45-49	14.60	13.90	13.21
50-54	247.42	229.35	211.28	50-54	16.68	15.99	14.60
55	337.77	314.14	290.51	55	23.63	22.24	20.16
56	364.18	337.77	311.36	56	25.72	24.33	21.55
57	390.59	362.79	333.60	57	27.80	25.72	22.94
58	419.78	389.20	357.23	58	29.19	27.11	25.02
59	451.75	417.00	382.25	59	31.28	29.19	26.41
60	485.11	447.58	408.66	60	33.36	30.58	27.80
61	522.64	480.94	437.85	61	36.14	33.36	29.89
62	561.56	515.69	468.43	62	38.92	35.45	31.97
63	604.65	553.22	500.40	63	41.70	38.23	34.06
64	649.13	593.53	535.15	64	44.48	40.31	36.84
65	697.78	635.23	571.29	65	47.26	43.09	38.92
66	761.72	692.22	622.72	66	52.13	47.26	42.40
67	831.22	754.77	676.93	67	56.30	51.43	45.87
68	907.67	822.88	736.70	68	61.16	55.60	50.04
69	989.68	896.55	800.64	69	66.72	60.47	54.21
70	1,080.03	975.78	870.14	70	72.28	65.33	58.38
71	1,187.06	1,075.86	963.27	71	79.93	72.28	64.64
72	1,303.82	1,185.67	1,064.74	72	87.57	79.93	71.59
73	1,433.09	1,306.60	1,177.33	73	96.61	87.57	79.23
74	1,574.87	1,438.65	1,301.04	74	105.64	96.61	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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,729.16	1,584.60	1,438.65	75	116.07	106.34	96.61
76	1,947.39	1,783.37	1,619.35	76	130.66	120.24	109.12
77	2,190.64	2,007.16	1,822.29	77	147.34	134.83	122.32
78	2,465.86	2,258.75	2,051.64	78	165.41	151.51	137.61
79	2,774.44	2,540.92	2,307.40	79	185.57	170.28	154.99
				80	208.50	191.13	173.75
				81	234.91	215.45	195.99
				82	264.10	241.86	220.32
				83	296.77	272.44	247.42
				84	334.30	306.50	278.70
				85	375.30	344.03	312.75
				86	422.56	387.12	352.37
				87	475.38	435.77	396.15
				88	534.46	489.98	445.50
				89	601.18	551.14	501.10
				90	676.93	620.64	563.65
				91	761.03	697.78	634.54
				92	856.24	784.66	713.77
				93	963.27	883.35	802.73
				94	1,083.51	993.16	902.81
				95	1,219.03	1,117.56	1,016.09
				96	1,371.24	1,257.26	1,142.58
				97	1,542.90	1,414.33	1,285.75
				98	1,735.42	1,590.86	1,446.30
				99	1,952.26	1,789.63	1,627.00

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	209.89	201.55	191.82	18-44	14.60	13.90	13.21
45-49	250.20	239.08	226.57	45-49	18.07	16.68	15.99
50-54	297.46	282.17	265.49	50-54	20.85	19.46	18.07
55	423.95	398.93	373.91	55	29.19	27.11	25.02
56	457.31	428.12	400.32	56	31.97	29.19	27.11
57	492.06	460.09	426.73	57	34.06	31.97	29.19
58	529.59	492.06	455.92	58	36.84	34.06	31.28
59	568.51	528.20	487.89	59	38.92	36.84	33.36
60	611.60	565.73	519.86	60	41.70	38.92	35.45
61	658.86	607.43	557.39	61	45.18	41.70	38.23
62	708.90	651.91	596.31	62	48.65	45.18	41.01
63	761.72	700.56	638.01	63	52.13	47.96	43.79
64	820.10	751.99	683.88	64	56.30	51.43	46.57
65	881.26	806.20	731.14	65	59.77	54.91	49.35
66	949.37	872.92	797.86	66	64.64	59.77	54.21
67	1,020.26	945.20	870.14	67	69.50	64.64	58.38
68	1,098.10	1,023.04	947.98	68	74.37	69.50	63.94
69	1,181.50	1,107.83	1,032.77	69	79.93	75.06	69.50
70	1,270.46	1,198.18	1,125.90	70	85.49	80.62	75.06
71	1,410.85	1,326.06	1,242.66	71	95.22	89.66	83.40
72	1,566.53	1,467.84	1,369.15	72	105.64	98.69	91.74
73	1,738.89	1,624.91	1,509.54	73	116.76	109.12	101.47
74	1,930.71	1,798.66	1,665.22	74	129.27	120.93	111.90

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,141.99	1,989.09	1,834.80	75	143.17	133.44	123.02
76	2,410.26	2,239.29	2,065.54	76	161.24	150.12	139.00
77	2,711.89	2,520.07	2,325.47	77	181.40	168.89	155.68
78	3,052.44	2,835.60	2,615.98	78	204.33	189.74	175.14
79	3,433.30	3,190.05	2,945.41	79	229.35	213.37	196.69
				80	257.85	239.78	221.01
				81	290.51	270.36	248.81
				82	326.65	303.72	280.09
				83	367.66	341.25	314.84
				84	413.53	384.34	354.45
				85	464.96	431.60	398.24
				86	523.34	485.81	448.28
				87	588.67	546.27	504.57
				88	662.34	615.08	567.12
				89	745.04	691.53	638.01
				90	838.17	778.40	717.94
				91	943.12	875.01	807.59
				92	1,060.57	984.82	908.37
				93	1,193.32	1,107.83	1,022.35
				94	1,342.74	1,246.14	1,149.53
				95	1,510.24	1,401.82	1,293.40
				96	1,699.28	1,576.96	1,455.33
				97	1,911.25	1,774.34	1,636.73
				98	2,150.33	1,996.04	1,841.75
				99	2,418.60	2,245.55	2,071.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	248.81	232.13	214.06	18-44	16.68	15.99	15.29
45-49	291.90	273.83	254.37	45-49	20.16	19.46	18.07
50-54	340.55	321.09	300.24	50-54	23.63	22.24	20.85
55	446.19	418.39	390.59	55	30.58	29.19	27.11
56	472.60	443.41	415.61	56	32.67	31.28	29.19
57	500.40	469.82	440.63	57	34.75	32.67	30.58
58	529.59	499.01	467.04	58	36.14	34.75	31.97
59	561.56	528.20	494.84	59	38.23	36.84	34.06
60	593.53	558.78	524.03	60	40.31	38.23	35.45
61	629.67	592.14	554.61	61	43.09	41.01	38.23
62	665.81	626.89	587.97	62	45.18	43.09	40.31
63	704.73	663.03	621.33	63	47.96	45.87	42.40
64	746.43	701.95	657.47	64	50.74	47.96	45.18
65	789.52	742.26	695.00	65	53.52	50.74	47.26
66	857.63	806.20	754.77	66	58.38	54.91	51.43
67	929.91	874.31	818.71	67	63.25	59.77	55.60
68	1,009.14	949.37	889.60	68	68.11	64.64	60.47
69	1,095.32	1,029.99	964.66	69	74.37	69.50	65.33
70	1,187.06	1,117.56	1,046.67	70	79.93	75.06	70.20
71	1,303.82	1,227.37	1,149.53	71	88.27	82.71	77.15
72	1,431.70	1,346.91	1,260.73	72	96.61	91.05	84.79
73	1,572.09	1,477.57	1,383.05	73	105.64	99.39	93.13
74	1,724.99	1,622.13	1,517.88	74	116.07	109.12	102.17

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,893.18	1,779.20	1,663.83	75	126.49	119.54	111.90
76	2,130.87	2,002.99	1,873.72	76	142.48	134.83	125.80
77	2,396.36	2,253.19	2,108.63	77	160.55	151.51	141.78
78	2,696.60	2,535.36	2,372.73	78	180.70	170.28	159.16
79	3,032.98	2,852.28	2,670.19	79	202.94	191.13	179.31
80		3,208.12	3,005.18	80		214.76	200.86
81		3,609.83	3,381.87	81		241.86	226.57
82		4,061.58	3,804.43	82		271.75	254.37
83		4,568.93	4,279.81	83		305.80	286.34
84		5,138.83	4,814.96	84		344.03	322.48

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	298.85	279.39	259.93	18-44	20.16	19.46	18.07
45-49	353.06	330.82	309.97	45-49	24.33	23.63	21.55
50-54	414.22	390.59	366.96	50-54	28.50	27.11	25.02
55	551.83	518.47	485.11	55	36.84	34.75	32.67
56	583.80	549.05	514.30	56	39.62	37.53	34.75
57	617.16	581.02	544.88	57	41.70	39.62	36.84
58	651.91	615.77	576.85	58	44.48	41.70	38.92
59	689.44	650.52	611.60	59	46.57	44.48	41.01
60	728.36	688.05	646.35	60	49.35	46.57	43.09
61	771.45	728.36	683.88	61	52.82	49.35	45.87
62	817.32	771.45	724.19	62	55.60	52.82	48.65
63	864.58	815.93	764.50	63	59.08	55.60	51.43
64	916.01	863.19	808.98	64	61.86	59.08	54.91
65	968.83	911.84	854.85	65	65.33	61.86	57.69
66	1,053.62	991.07	929.91	66	71.59	67.42	63.25
67	1,143.97	1,077.25	1,010.53	67	77.15	72.98	68.11
68	1,242.66	1,170.38	1,098.10	68	84.10	79.23	74.37
69	1,351.08	1,271.85	1,194.01	69	91.05	86.18	80.62
70	1,466.45	1,381.66	1,296.87	70	98.69	93.13	86.88
71	1,613.79	1,520.66	1,426.14	71	108.42	102.86	95.91
72	1,775.03	1,672.17	1,567.92	72	119.54	112.59	105.64
73	1,952.95	1,838.97	1,723.60	73	131.36	123.71	116.07
74	2,148.94	2,021.06	1,893.18	74	143.87	135.53	127.19
75	2,363.00	2,222.61	2,080.83	75	157.77	148.73	139.70
76	2,659.07	2,502.00	2,342.15	76	177.92	167.50	157.07
77	2,991.28	2,814.75	2,636.83	77	200.16	188.35	177.23
78	3,365.19	3,166.42	2,967.65	78	225.18	211.98	198.77
79	3,784.97	3,562.57	3,338.78	79	252.98	238.39	223.79

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	385.03	362.79	339.16	18-44	25.72	24.33	22.94
45-49	457.31	430.90	403.10	45-49	31.28	29.19	27.80
50-54	542.10	510.13	478.16	50-54	36.84	34.75	32.67
55	722.80	676.93	631.06	55	48.65	45.87	43.09
56	765.89	717.24	668.59	56	52.13	48.65	45.87
57	810.37	758.94	707.51	57	54.91	51.43	47.96
58	857.63	803.42	749.21	58	58.38	54.21	50.74
59	907.67	850.68	792.30	59	61.16	57.69	53.52
60	960.49	899.33	838.17	60	64.64	60.47	56.30
61	1,018.87	952.15	886.82	61	68.81	63.94	59.77
62	1,078.64	1,007.75	936.86	62	72.98	68.11	63.25
63	1,142.58	1,066.13	991.07	63	76.45	71.59	66.72
64	1,210.69	1,128.68	1,046.67	64	81.32	75.76	70.89
65	1,281.58	1,194.01	1,106.44	65	85.49	79.93	74.37
66	1,395.56	1,302.43	1,209.30	66	93.13	87.57	81.32
67	1,517.88	1,419.19	1,319.11	67	101.47	95.22	88.96
68	1,651.32	1,545.68	1,441.43	68	110.51	103.56	96.61
69	1,795.88	1,684.68	1,573.48	69	120.24	113.29	105.64
70	1,952.95	1,834.80	1,716.65	70	130.66	123.02	114.68
71	2,140.60	2,008.55	1,875.11	71	143.17	134.83	125.80
72	2,346.32	2,197.59	2,048.86	72	157.07	147.34	136.92
73	2,570.11	2,404.70	2,237.90	73	171.67	161.24	149.43
74	2,816.14	2,629.88	2,443.62	74	188.35	175.84	163.33
75	3,085.80	2,877.30	2,668.80	75	205.72	191.82	177.92
76	3,422.18	3,203.95	2,985.72	76	228.66	214.06	199.47
77	3,794.70	3,566.74	3,338.78	77	252.98	238.39	223.10
78	4,206.14	3,971.23	3,734.93	78	280.78	264.80	249.51
79	4,664.84	4,420.20	4,176.95	79	311.36	294.68	278.70

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.74	482.33	455.92	18-44	34.06	32.67	31.28
45-49	610.21	581.02	550.44	45-49	41.01	39.62	37.53
50-54	731.14	697.78	664.42	50-54	49.35	47.26	44.48
55	963.27	914.62	864.58	55	65.33	61.86	58.38
56	1,020.26	967.44	913.23	56	69.50	65.33	61.86
57	1,080.03	1,023.04	964.66	57	72.98	68.81	65.33
58	1,143.97	1,082.81	1,018.87	58	77.15	72.98	68.81
59	1,210.69	1,143.97	1,075.86	59	81.32	77.15	72.28
60	1,281.58	1,209.30	1,135.63	60	85.49	80.62	75.76
61	1,355.25	1,277.41	1,198.18	61	91.05	85.49	80.62
62	1,431.70	1,348.30	1,263.51	62	95.91	90.35	84.79
63	1,513.71	1,423.36	1,333.01	63	101.47	95.22	89.66
64	1,599.89	1,502.59	1,405.29	64	107.73	100.78	94.52
65	1,690.24	1,585.99	1,481.74	65	113.29	106.34	99.39
66	1,816.73	1,713.87	1,612.40	66	121.63	115.37	108.42
67	1,951.56	1,851.48	1,752.79	67	130.66	124.41	117.46
68	2,096.12	2,001.60	1,905.69	68	140.39	134.14	127.88
69	2,251.80	2,161.45	2,071.10	69	150.82	144.56	138.31
70	2,418.60	2,335.20	2,251.80	70	161.24	155.68	150.12
71	2,653.51	2,556.21	2,460.30	71	177.23	170.97	164.02
72	2,909.27	2,798.07	2,688.26	72	194.60	186.96	179.31
73	3,190.05	3,063.56	2,935.68	73	212.67	204.33	195.99
74	3,498.63	3,352.68	3,206.73	74	233.52	223.79	214.06
75	3,836.40	3,669.60	3,502.80	75	255.76	244.64	233.52
76	4,265.91	4,069.92	3,872.54	76	284.95	271.75	258.54
77	4,744.07	4,511.94	4,279.81	77	316.92	301.63	285.65
78	5,273.66	5,002.61	4,728.78	78	352.37	334.30	316.23
79	5,864.41	5,546.10	5,226.40	79	391.29	370.44	348.89

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 V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	154.26	143.01	130.15	18-44	10.44	10.44	9.64
45-49	176.75	165.50	151.04	45-49	12.85	12.05	11.25
50-54	199.25	188.00	175.15	50-54	14.46	13.66	12.85
55	274.77	255.49	234.60	55	18.48	17.68	16.87
56	294.05	273.16	250.67	56	20.09	19.28	18.48
57	314.94	292.44	268.34	57	21.69	20.09	19.28
58	337.44	313.33	286.02	58	23.30	21.69	20.09
59	361.54	334.22	306.91	59	24.10	23.30	21.69
60	385.64	356.72	326.19	60	25.71	24.10	22.50
61	412.96	382.43	348.68	61	28.12	26.51	24.10
62	441.88	408.14	372.79	62	29.73	28.12	25.71
63	472.41	435.45	396.89	63	32.14	29.73	27.32
64	506.15	465.98	424.21	64	34.55	32.14	28.92
65	539.90	496.51	451.52	65	36.15	33.74	30.53
66	591.32	543.11	493.30	66	40.17	36.96	33.74
67	647.56	592.92	538.29	67	44.19	40.97	36.96
68	710.22	647.56	586.50	68	48.21	44.19	39.37
69	777.71	708.62	639.52	69	52.22	48.21	43.38
70	850.02	772.89	695.76	70	57.04	52.22	46.60
71	938.39	850.02	760.04	71	63.47	57.85	51.42
72	1,036.41	933.57	830.74	72	69.90	63.47	56.24
73	1,144.07	1,025.16	906.26	73	77.13	69.90	61.06
74	1,261.37	1,126.39	989.81	74	85.16	76.32	66.68

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,391.52	1,235.66	1,079.80	75	94.00	83.56	72.31
76	1,566.67	1,391.52	1,216.38	76	106.05	94.00	81.95
77	1,764.31	1,566.67	1,367.42	77	118.91	106.05	91.59
78	1,986.05	1,762.70	1,539.35	78	134.17	118.91	103.64
79	2,235.11	1,984.45	1,732.17	79	150.24	133.37	116.50
80		2,231.90	1,947.49	80	168.72	149.44	130.15
81		2,511.49	2,191.73	81	190.41	168.72	147.03
82		2,826.43	2,464.89	82	213.71	189.61	165.50
83		3,181.54	2,773.41	83	240.22	212.91	185.59
84		3,580.04	3,120.48	84	269.95	239.42	208.89
				85	302.89	269.15	234.60
				86	341.45	302.89	264.33
				87	384.03	340.65	297.27
				88	431.44	383.23	334.22
				89	485.27	431.44	376.00
				90	546.33	485.27	423.40
				91	614.62	546.33	475.62
				92	690.94	614.62	535.08
				93	777.71	690.94	602.57
				94	874.92	776.91	677.28
				95	984.19	874.12	762.45
				96	1,107.11	983.39	857.25
				97	1,245.30	1,106.31	964.91
				98	1,401.16	1,244.50	1,085.42
				99	1,575.51	1,400.36	1,220.39

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	175.15	165.50	154.26	18-44	12.05	12.05	11.25
45-49	205.68	194.43	179.97	45-49	14.46	13.66	12.85
50-54	241.03	224.96	208.89	50-54	16.07	15.26	14.46
55	321.37	305.30	289.23	55	22.50	20.89	19.28
56	345.47	327.80	310.12	56	24.10	22.50	20.89
57	371.18	350.29	329.40	57	25.71	24.10	22.50
58	398.50	376.00	351.90	58	27.32	25.71	24.10
59	427.42	401.71	376.00	59	28.92	27.32	25.71
60	457.95	429.03	400.10	60	30.53	28.92	27.32
61	490.09	459.56	429.03	61	32.94	31.33	29.73
62	523.83	491.69	459.56	62	35.35	33.74	31.33
63	559.18	525.44	493.30	63	37.76	36.15	33.74
64	596.14	562.39	528.65	64	40.97	38.56	36.15
65	636.31	600.96	565.61	65	43.38	40.97	37.76
66	690.94	653.98	617.03	66	47.40	44.99	41.78
67	748.79	710.22	671.66	67	51.42	48.21	44.99
68	813.06	772.89	732.72	68	55.44	52.22	49.01
69	880.55	838.77	796.99	69	59.45	57.04	53.83
70	954.46	911.08	867.69	70	64.27	61.06	57.85
71	1,055.69	1,010.70	964.10	71	71.50	68.29	65.08
72	1,168.17	1,118.36	1,070.16	72	78.74	75.52	71.50
73	1,290.29	1,238.87	1,189.06	73	86.77	83.56	79.54
74	1,426.87	1,372.24	1,319.22	74	95.61	92.39	88.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,576.31	1,520.07	1,463.83	75	105.25	102.03	98.02
76	1,773.95	1,711.28	1,647.01	76	118.91	114.89	110.87
77	1,995.70	1,924.99	1,852.69	77	133.37	129.35	124.53
78	2,244.76	2,166.02	2,084.07	78	150.24	145.42	139.80
79	2,525.95	2,435.97	2,344.38	79	168.72	163.09	157.47
				80	189.61	183.18	176.75
				81	213.71	206.48	199.25
				82	240.22	232.19	224.15
				83	269.95	261.11	252.27
				84	303.69	294.05	283.61
				85	341.45	330.21	318.15
				86	384.84	371.98	358.33
				87	432.24	418.58	403.32
				88	486.87	470.80	453.13
				89	547.13	529.45	510.17
				90	615.42	595.33	573.64
				91	692.55	670.05	645.15
				92	779.32	753.61	726.29
				93	876.53	847.61	817.08
				94	985.80	953.66	919.11
				95	1,109.52	1,072.57	1,033.20
				96	1,247.71	1,206.74	1,162.55
				97	1,403.57	1,357.78	1,307.97
				98	1,579.52	1,527.30	1,471.06
				99	1,776.36	1,717.71	1,655.05

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	204.07	196.03	186.39	18-44	13.66	13.66	12.85
45-49	242.63	228.17	213.71	45-49	16.87	16.07	15.26
50-54	286.02	265.13	244.24	50-54	19.28	18.48	16.87
55	390.46	363.15	335.83	55	27.32	25.71	23.30
56	420.99	390.46	359.93	56	29.73	28.12	24.91
57	451.52	419.39	385.64	57	32.14	29.73	26.51
58	485.27	449.92	412.96	58	33.74	31.33	28.92
59	522.22	482.05	441.88	59	36.15	33.74	30.53
60	560.79	517.40	472.41	60	38.56	35.35	32.14
61	604.17	555.97	506.15	61	41.78	38.56	34.55
62	649.16	596.14	541.51	62	44.99	40.97	36.96
63	698.98	639.52	578.46	63	48.21	44.19	39.37
64	750.39	686.12	618.63	64	51.42	46.60	42.58
65	806.63	734.33	660.41	65	54.63	49.81	44.99
66	880.55	800.21	719.86	66	60.26	54.63	49.01
67	960.89	872.51	782.53	67	65.08	59.45	53.03
68	1,049.27	951.25	851.63	68	70.70	64.27	57.85
69	1,144.07	1,036.41	925.54	69	77.13	69.90	62.67
70	1,248.51	1,128.00	1,005.88	70	83.56	75.52	67.49
71	1,372.24	1,243.69	1,113.54	71	92.39	83.56	74.72
72	1,507.22	1,370.63	1,230.84	72	101.23	92.39	82.75
73	1,656.65	1,510.43	1,360.99	73	111.68	101.23	91.59
74	1,820.55	1,663.08	1,504.00	74	122.12	111.68	101.23

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,998.91	1,831.80	1,663.08	75	134.17	122.92	111.68
76	2,251.18	2,061.58	1,871.97	76	151.04	138.99	126.14
77	2,532.38	2,320.28	2,106.57	77	170.33	155.86	141.40
78	2,850.53	2,611.12	2,371.70	78	191.21	175.15	159.08
79	3,207.25	2,937.30	2,667.35	79	214.51	196.84	179.16
				80	241.03	220.94	200.86
				81	271.56	249.06	226.56
				82	305.30	279.59	254.68
				83	343.06	314.94	286.02
				84	386.45	354.31	322.17
				85	433.85	397.69	361.54
				86	488.48	447.50	407.33
				87	549.54	503.74	457.95
				88	617.83	566.41	514.99
				89	694.96	637.11	579.27
				90	782.53	717.45	651.57
				91	879.74	806.63	733.52
				92	989.81	907.06	825.11
				93	1,113.54	1,021.15	927.95
				94	1,252.53	1,148.09	1,043.64
				95	1,409.20	1,291.90	1,174.60
				96	1,585.15	1,453.39	1,320.82
				97	1,783.59	1,634.96	1,486.33
				98	2,006.14	1,839.03	1,671.92
				99	2,256.81	2,068.81	1,880.81

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.63	232.99	221.74	18-44	16.87	16.07	15.26
45-49	289.23	276.38	261.91	45-49	20.89	19.28	18.48
50-54	343.86	326.19	306.91	50-54	24.10	22.50	20.89
55	490.09	461.16	432.24	55	33.74	31.33	28.92
56	528.65	494.91	462.77	56	36.96	33.74	31.33
57	568.82	531.86	493.30	57	39.37	36.96	33.74
58	612.21	568.82	527.04	58	42.58	39.37	36.15
59	657.20	610.60	564.00	59	44.99	42.58	38.56
60	707.01	653.98	600.96	60	48.21	44.99	40.97
61	761.64	702.19	644.34	61	52.22	48.21	44.19
62	819.49	753.61	689.33	62	56.24	52.22	47.40
63	880.55	809.85	737.54	63	60.26	55.44	50.62
64	948.04	869.30	790.57	64	65.08	59.45	53.83
65	1,018.74	931.97	845.20	65	69.09	63.47	57.04
66	1,097.47	1,009.10	922.33	66	74.72	69.09	62.67
67	1,179.42	1,092.65	1,005.88	67	80.34	74.72	67.49
68	1,269.40	1,182.63	1,095.86	68	85.97	80.34	73.91
69	1,365.81	1,280.65	1,193.88	69	92.39	86.77	80.34
70	1,468.65	1,385.10	1,301.54	70	98.82	93.20	86.77
71	1,630.94	1,532.93	1,436.51	71	110.07	103.64	96.41
72	1,810.91	1,696.82	1,582.74	72	122.12	114.09	106.05
73	2,010.16	1,878.40	1,745.03	73	134.97	126.14	117.30
74	2,231.90	2,079.25	1,924.99	74	149.44	139.80	129.35

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.14	2,299.39	2,121.03	75	165.50	154.26	142.21
76	2,786.26	2,588.62	2,387.76	76	186.39	173.54	160.68
77	3,134.94	2,913.20	2,688.24	77	209.69	195.23	179.97
78	3,528.62	3,277.95	3,024.07	78	236.21	219.33	202.46
79	3,968.89	3,687.70	3,404.89	79	265.13	246.65	227.37
				80	298.07	277.18	255.49
				81	335.83	312.53	287.62
				82	377.61	351.09	323.78
				83	425.01	394.48	363.95
				84	478.03	444.29	409.74
				85	537.49	498.92	460.36
				86	604.98	561.59	518.21
				87	680.50	631.49	583.28
				88	765.66	711.03	655.59
				89	861.27	799.40	737.54
				90	968.92	899.83	829.93
				91	1,090.24	1,011.51	933.57
				92	1,226.02	1,138.45	1,050.07
				93	1,379.47	1,280.65	1,181.83
				94	1,552.21	1,440.53	1,328.86
				95	1,745.83	1,620.50	1,495.16
				96	1,964.36	1,822.96	1,682.36
				97	2,209.41	2,051.13	1,892.05
				98	2,485.78	2,307.42	2,129.06
				99	2,795.90	2,595.85	2,395.00

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	287.62	268.34	247.45	18-44	19.28	18.48	17.68
45-49	337.44	316.55	294.05	45-49	23.30	22.50	20.89
50-54	393.68	371.18	347.08	50-54	27.32	25.71	24.10
55	515.80	483.66	451.52	55	35.35	33.74	31.33
56	546.33	512.58	480.45	56	37.76	36.15	33.74
57	578.46	543.11	509.37	57	40.17	37.76	35.35
58	612.21	576.86	539.90	58	41.78	40.17	36.96
59	649.16	610.60	572.04	59	44.19	42.58	39.37
60	686.12	645.95	605.78	60	46.60	44.19	40.97
61	727.90	684.51	641.13	61	49.81	47.40	44.19
62	769.68	724.68	679.69	62	52.22	49.81	46.60
63	814.67	766.46	718.26	63	55.44	53.03	49.01
64	862.87	811.45	760.04	64	58.65	55.44	52.22
65	912.69	858.05	803.42	65	61.86	58.65	54.63
66	991.42	931.97	872.51	66	67.49	63.47	59.45
67	1,074.98	1,010.70	946.43	67	73.11	69.09	64.27
68	1,166.57	1,097.47	1,028.38	68	78.74	74.72	69.90
69	1,266.19	1,190.67	1,115.15	69	85.97	80.34	75.52
70	1,372.24	1,291.90	1,209.95	70	92.39	86.77	81.15
71	1,507.22	1,418.84	1,328.86	71	102.03	95.61	89.18
72	1,655.05	1,557.03	1,457.40	72	111.68	105.25	98.02
73	1,817.34	1,708.07	1,598.81	73	122.12	114.89	107.66
74	1,994.09	1,875.18	1,754.67	74	134.17	126.14	118.10

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,188.52	2,056.76	1,923.39	75	146.22	138.19	129.35
76	2,463.29	2,315.46	2,166.02	76	164.70	155.86	145.42
77	2,770.19	2,604.69	2,437.58	77	185.59	175.15	163.90
78	3,117.27	2,930.88	2,742.88	78	208.89	196.84	183.98
79	3,506.12	3,297.24	3,086.74	79	234.60	220.94	207.28
80		3,708.59	3,473.99	80		248.26	232.19
81		4,172.96	3,909.44	81		279.59	261.91
82		4,695.19	4,397.92	82		314.14	294.05
83		5,281.68	4,947.46	83		353.50	331.01
84		5,940.49	5,566.09	84		397.69	372.79

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)

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Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	345.47	322.97	300.48	18-44	23.30	22.50	20.89
45-49	408.14	382.43	358.33	45-49	28.12	27.32	24.91
50-54	478.84	451.52	424.21	50-54	32.94	31.33	28.92
55	637.92	599.35	560.79	55	42.58	40.17	37.76
56	674.87	634.70	594.53	56	45.79	43.38	40.17
57	713.44	671.66	629.88	57	48.21	45.79	42.58
58	753.61	711.83	666.84	58	51.42	48.21	44.99
59	796.99	752.00	707.01	59	53.83	51.42	47.40
60	841.98	795.39	747.18	60	57.04	53.83	49.81
61	891.80	841.98	790.57	61	61.06	57.04	53.03
62	944.82	891.80	837.16	62	64.27	61.06	56.24
63	999.45	943.22	883.76	63	68.29	64.27	59.45
64	1,058.91	997.85	935.18	64	71.50	68.29	63.47
65	1,119.97	1,054.09	988.21	65	75.52	71.50	66.68
66	1,217.98	1,145.68	1,074.98	66	82.75	77.93	73.11
67	1,322.43	1,245.30	1,168.17	67	89.18	84.36	78.74
68	1,436.51	1,352.96	1,269.40	68	97.21	91.59	85.97
69	1,561.85	1,470.26	1,380.28	69	105.25	99.62	93.20
70	1,695.22	1,597.20	1,499.18	70	114.09	107.66	100.43
71	1,865.54	1,757.88	1,648.62	71	125.33	118.91	110.87
72	2,051.93	1,933.03	1,812.52	72	138.19	130.15	122.12
73	2,257.61	2,125.85	1,992.48	73	151.85	143.01	134.17
74	2,484.17	2,336.35	2,188.52	74	166.31	156.67	147.03
75	2,731.63	2,569.34	2,405.44	75	182.38	171.93	161.49
76	3,073.88	2,892.31	2,707.53	76	205.68	193.62	181.57
77	3,457.92	3,253.85	3,048.18	77	231.38	217.73	204.87
78	3,890.16	3,660.38	3,430.60	78	260.31	245.04	229.78
79	4,375.43	4,118.33	3,859.63	79	292.44	275.57	258.70

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	445.09	419.39	392.07	18-44	29.73	28.12	26.51
45-49	528.65	498.12	465.98	45-49	36.15	33.74	32.14
50-54	626.67	589.71	552.75	50-54	42.58	40.17	37.76
55	835.56	782.53	729.51	55	56.24	53.03	49.81
56	885.37	829.13	772.89	56	60.26	56.24	53.03
57	936.79	877.33	817.88	57	63.47	59.45	55.44
58	991.42	928.75	866.09	58	67.49	62.67	58.65
59	1,049.27	983.39	915.90	59	70.70	66.68	61.86
60	1,110.33	1,039.63	968.92	60	74.72	69.90	65.08
61	1,177.81	1,100.69	1,025.16	61	79.54	73.91	69.09
62	1,246.91	1,164.96	1,083.01	62	84.36	78.74	73.11
63	1,320.82	1,232.45	1,145.68	63	88.38	82.75	77.13
64	1,399.56	1,304.75	1,209.95	64	94.00	87.57	81.95
65	1,481.51	1,380.28	1,279.04	65	98.82	92.39	85.97
66	1,613.27	1,505.61	1,397.95	66	107.66	101.23	94.00
67	1,754.67	1,640.58	1,524.89	67	117.30	110.07	102.84
68	1,908.93	1,786.81	1,666.29	68	127.74	119.71	111.68
69	2,076.04	1,947.49	1,818.94	69	138.99	130.96	122.12
70	2,257.61	2,121.03	1,984.45	70	151.04	142.21	132.56
71	2,474.53	2,321.88	2,167.63	71	165.50	155.86	145.42
72	2,712.35	2,540.41	2,368.48	72	181.57	170.33	158.27
73	2,971.05	2,779.83	2,587.01	73	198.44	186.39	172.74
74	3,255.46	3,040.14	2,824.82	74	217.73	203.27	188.80
75	3,567.18	3,326.16	3,085.13	75	237.81	221.74	205.68
76	3,956.04	3,703.77	3,451.49	76	264.33	247.45	230.58
77	4,386.67	4,123.15	3,859.63	77	292.44	275.57	257.90
78	4,862.30	4,590.74	4,317.58	78	324.58	306.10	288.43
79	5,392.56	5,109.75	4,828.55	79	359.93	340.65	322.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	588.10	557.57	527.04	18-44	39.37	37.76	36.15
45-49	705.40	671.66	636.31	45-49	47.40	45.79	43.38
50-54	845.20	806.63	768.07	50-54	57.04	54.63	51.42
55	1,113.54	1,057.30	999.45	55	75.52	71.50	67.49
56	1,179.42	1,118.36	1,055.69	56	80.34	75.52	71.50
57	1,248.51	1,182.63	1,115.15	57	84.36	79.54	75.52
58	1,322.43	1,251.73	1,177.81	58	89.18	84.36	79.54
59	1,399.56	1,322.43	1,243.69	59	94.00	89.18	83.56
60	1,481.51	1,397.95	1,312.79	60	98.82	93.20	87.57
61	1,566.67	1,476.69	1,385.10	61	105.25	98.82	93.20
62	1,655.05	1,558.63	1,460.62	62	110.87	104.44	98.02
63	1,749.85	1,645.40	1,540.96	63	117.30	110.07	103.64
64	1,849.47	1,736.99	1,624.52	64	124.53	116.50	109.27
65	1,953.92	1,833.40	1,712.89	65	130.96	122.92	114.89
66	2,100.14	1,981.23	1,863.93	66	140.60	133.37	125.33
67	2,256.00	2,140.31	2,026.23	67	151.04	143.81	135.78
68	2,423.11	2,313.85	2,202.98	68	162.29	155.06	147.83
69	2,603.08	2,498.64	2,394.19	69	174.34	167.11	159.88
70	2,795.90	2,699.49	2,603.08	70	186.39	179.97	173.54
71	3,067.46	2,954.98	2,844.11	71	204.87	197.64	189.61
72	3,363.12	3,234.57	3,107.63	72	224.96	216.12	207.28
73	3,687.70	3,541.48	3,393.65	73	245.85	236.21	226.56
74	4,044.42	3,875.70	3,706.98	74	269.95	258.70	247.45
75	4,434.88	4,242.06	4,049.24	75	295.66	282.80	269.95
76	4,931.39	4,704.83	4,476.66	76	329.40	314.14	298.87
77	5,484.14	5,215.80	4,947.46	77	366.36	348.68	330.21
78	6,096.35	5,783.02	5,466.47	78	407.33	386.45	365.56
79	6,779.26	6,411.29	6,041.72	79	452.33	428.22	403.32

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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-129963561

Effective Date: On Approval

(Projected) Number of Insureds Affected: 33

New Rates

Average Annual Premium Per Member: 1,706

Revised Rates

Average Annual Premium Per Member: 1,972

Average Requested Percentage Rate Change Per Member: 15.6%

Minimum Requested Percentage Rate Change Per Member: 15.6%

Maximum Requested Percentage Rate Change Per Member: 15.6%

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

Form#	"Product Name"(if applicable)
H-LTC3JFQ	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Rate Increase Driver Narrative

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

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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-129963561

Policy Forms:	Nursing Facility Only	H-LTC3JFQ
	Annual 5% Benefit Inflation Rider	H-5AIFO
	Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
	Nonforfeiture Benefit Rider	H-NF3-6

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-LTC3JFQ is an existing tax-qualified individual facility only long term care policy of insurance previously approved in 1996. The form was issued in Virginia from January 1997 through February 1999 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257013, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257013. 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 May 4, 2011 and implemented on

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.

each contract's next billing anniversary beginning August 5, 2011. A premium rate increase of 50.0% 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 Nursing Facility Only Product

March 2015

Product	Form Number
Nursing Facility Only	H-LTC3JFQ
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3-6

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 February 1999. 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 271 claims reported as of December 31, 2012 nationwide on this policy form. This means the nationwide credibility on this policy form is 50%. The credibility percentage is determined as (Number of Claims / 1,082)$^{1/2}$. The assumptions used for this policy form were developed from experience on this product and similar MetLife USA's individual LTC products combined.

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

   This policy form was approved in Virginia in 1996 and was issued in Virginia from January 1997 through February 1999.

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 May 4, 2011 and implemented on each contract's next billing anniversary beginning August 5, 2011. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement.

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

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

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

   The experience and projections underlying the nationwide calculations reflects a rate level similar to that approved in Virginia while the experience and projections underlying

the Virginia-specific calculations reflects actual history.

As shown in Attachment 4, the anticipated loss ratio calculated as described above exceeds 60% after the requested 50.0% 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 51.3%. 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 51.3% 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.

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

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

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

thus remove an implicit margin in the asset adequacy testing assumptions.

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

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

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

    Attachment 7 to this supplement provides the rate increase history and the status of the current rate increase being requested for each jurisdiction in which 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 50.0% 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.

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 8 and 9 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 8 have been restated to reflect a rate level

similar to that approved in Virginia on a nationwide basis. The experience in Attachment 9 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: State Status Listing
Attachment 8: Nationwide A:E Experience by Calendar Year
Attachment 9: 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 Nursing Facility Only 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 2.0% of in-force policyholders are assumed to lapse, and a 5.0% reduction in premium and claims is expected due to the election of reduced benefits.

Interest Rate

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

Expenses

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

Mortality

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

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

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

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

Morbidity

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

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

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

Attachment 1
MetLife Insurance Company USA
Assumption Justification
LTC3+ Tax-Qualified Nursing Facility Only 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 Nursing Facility Only Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	0	0	0	0	
1998	26,672	26,672	0	0	
1999	16,361	16,361	0	0	
2000	275,665	275,665	0	0	
2001	432,683	432,683	0	0	
2002	526,483	526,483	0	0	
2003	706,685	706,685	0	0	
2004	1,935,516	1,935,516	0	0	
2005	1,683,877	1,532,648	0	151,229	
2006	1,611,820	1,513,042	0	98,778	
2007	2,631,045	2,402,156	0	228,890	
2008	3,669,661	3,010,863	0	658,798	
2009	2,746,761	2,136,924	0	609,837	
2010	3,169,051	1,810,586	50,780	1,307,685	
2011	2,019,686	765,996	214,538	1,039,151	
2012	3,331,352	381,407	1,111,017	1,838,927	18,881,786
Total	24,783,318	17,473,688	1,376,336	5,933,295	18,881,786

** 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 Nursing Facility Only 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 Nursing Facility Only 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. 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 Nursing Facility Only 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 Nursing Facility Only Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	35,574,752
2	Active Life Reserves at 12/31/2012:	18,881,786
3	Present Value of Future Premium:	10,563,509
	Anticipated Loss Ratio = (1 - 2) / 3:	**158.0%**

Nationwide Experience
With 50.0% Increase

1	Present Value of Future Claims:	33,975,357
2	Active Life Reserves at 12/31/2012:	18,881,786
3	Present Value of Future Premium:	13,825,174
	Anticipated Loss Ratio = (1 - 2) / 3:	**109.2%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	1,878,513
2	Active Life Reserves at 12/31/2012:	1,000,010
3	Present Value of Future Premium:	405,516
	Anticipated Loss Ratio = (1 - 2) / 3:	**216.6%**

Virginia-Specific Experience
With 50.0% Increase

1	Present Value of Future Claims:	1,788,326
2	Active Life Reserves at 12/31/2012:	1,000,010
3	Present Value of Future Premium:	537,335
	Anticipated Loss Ratio = (1 - 2) / 3:	**146.7%**

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 Nursing Facility Only 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 Nursing Facility Only 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	1,186,892	0	0	0.0%	968	2,865,869	0	0	0.0%				0.0102		0.9898		5.85%	2.4146
	1998	3,782,626	6,979	26,672	0.7%	1,674	8,628,570	15,919	60,842	0.7%				0.0440		0.9560		5.85%	2.2811
	1999	4,590,441	32,515	16,361	0.4%	1,652	9,892,364	70,069	35,257	0.4%				0.0412		0.9588		5.85%	2.1550
	2000	4,444,564	56,681	275,665	6.2%	1,580	9,048,472	115,394	561,213	6.2%				0.0436		0.9564		5.85%	2.0359
	2001	4,310,325	131,063	432,683	10.0%	1,517	8,290,035	252,074	832,177	10.0%				0.0399		0.9601		5.85%	1.9233
	2002	4,218,539	226,220	526,483	12.5%	1,475	7,664,940	411,033	956,602	12.5%				0.0277		0.9723		5.85%	1.8170
	2003	4,121,849	472,541	706,685	17.1%	1,438	7,075,206	811,123	1,213,034	17.1%				0.0251		0.9749		5.85%	1.7165
	2004	4,026,966	616,425	1,935,516	48.1%	1,387	6,530,182	999,603	3,138,659	48.1%				0.0355		0.9645		5.85%	1.6216
	2005	3,893,443	798,482	1,683,877	43.2%	1,322	5,964,602	1,223,243	2,579,634	43.2%				0.0469		0.9531		5.85%	1.5320
	2006	3,788,873	676,228	1,611,820	42.5%	1,283	5,483,502	978,680	2,332,730	42.5%				0.0295		0.9705		5.85%	1.4473
	2007	3,707,884	535,805	2,631,045	71.0%	1,237	5,069,608	732,580	3,597,299	71.0%				0.0359		0.9641		5.85%	1.3673
	2008	3,586,770	2,792,274	3,669,661	102.3%	1,170	4,632,891	3,606,672	4,739,959	102.3%				0.0542		0.9458		5.85%	1.2917
	2009	3,447,169	3,663,197	2,746,761	79.7%	1,122	4,206,408	4,470,017	3,351,736	79.7%				0.0410		0.9590		5.85%	1.2203
	2010	3,277,982	3,641,555	3,169,051	96.7%	1,059	3,778,816	4,197,939	3,653,242	96.7%				0.0561		0.9439		5.85%	1.1528
	2011	2,998,473	3,103,159	2,019,686	67.4%	978	3,265,500	3,379,509	2,199,547	67.4%				0.0765		0.9235		5.85%	1.0891
	2012	2,748,144	3,163,351	3,331,352	121.2%	929	2,827,414	3,254,597	3,427,444	121.2%				0.0501		0.9499		5.85%	1.0288
Projected Future Experience	2013	2,601,239	3,165,251	3,554,132	136.6%	870	2,532,530	3,081,645	3,460,254	136.6%	1.0000	1.1271	1.0000	0.0638	0.0000	0.9362	0.9465	5.50%	0.9736
	2014	2,393,514	3,957,650	3,622,612	151.4%	810	2,209,829	3,653,930	3,344,604	151.4%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	5.47%	0.9233
	2015	2,186,046	4,172,724	3,627,705	165.9%	749	1,915,388	3,656,093	3,178,553	165.9%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	5.43%	0.8762
	2016	1,981,321	4,080,502	3,585,257	181.0%	689	1,648,671	3,395,414	2,983,317	181.0%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	5.39%	0.8321
	2017	1,780,964	3,922,697	3,477,797	195.3%	628	1,408,145	3,101,536	2,749,770	195.3%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	5.36%	0.7907
	2018	1,587,662	3,748,749	3,320,828	209.2%	570	1,192,841	2,816,507	2,495,002	209.2%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	5.34%	0.7513
	2019	1,405,682	3,587,410	3,147,220	223.9%	514	1,003,218	2,560,290	2,246,132	223.9%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	5.33%	0.7137
	2020	1,236,855	3,416,665	2,970,747	240.2%	461	838,144	2,315,272	2,013,100	240.2%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	5.33%	0.6776
	2021	1,081,497	3,238,403	2,788,285	257.8%	412	695,557	2,082,755	1,793,265	257.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	5.33%	0.6431
	2022	939,671	3,054,888	2,603,017	277.0%	365	573,297	1,863,800	1,588,112	277.0%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	5.34%	0.6101
	2023	811,234	2,868,626	2,417,373	298.0%	323	469,558	1,660,418	1,399,224	298.0%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	5.35%	0.5788
	2024	695,860	2,681,200	2,231,858	320.7%	283	382,245	1,472,819	1,225,989	320.7%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	5.35%	0.5493
	2025	593,067	2,493,077	2,045,092	344.8%	248	309,165	1,299,638	1,066,104	344.8%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	5.35%	0.5213
	2026	502,241	2,304,754	1,862,006	370.7%	215	248,497	1,140,337	921,276	370.7%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	5.35%	0.4948
	2027	422,658	2,118,459	1,685,110	398.7%	186	198,549	995,175	791,603	398.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	5.35%	0.4698
	2028	353,505	1,936,847	1,520,083	430.0%	160	157,737	864,240	678,276	430.0%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	5.34%	0.4462
	2029	293,911	1,762,469	1,364,227	464.2%	137	124,632	747,373	578,499	464.2%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	5.34%	0.4240
	2030	242,966	1,597,152	1,222,613	503.2%	117	97,958	643,932	492,927	503.2%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	5.33%	0.4032
	2031	199,754	1,442,411	1,093,121	547.2%	99	76,610	553,192	419,233	547.2%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	5.32%	0.3835
	2032	163,376	1,298,526	974,151	596.3%	84	59,638	474,010	355,601	596.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	5.30%	0.3650
	2033	132,968	1,165,160	863,589	649.5%	71	46,223	405,041	300,207	649.5%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	5.29%	0.3476
	2034	107,723	1,041,738	762,222	707.6%	59	35,676	345,001	252,432	707.6%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	5.27%	0.3312
	2035	86,899	928,204	670,367	771.4%	50	27,429	292,983	211,598	771.4%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	5.26%	0.3156
	2036	69,827	824,631	589,377	844.1%	41	21,028	248,331	177,486	844.1%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	5.24%	0.3011
	2037	55,911	730,903	516,287	923.4%	34	16,089	210,326	148,568	923.4%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	5.22%	0.2878
	2038	44,630	646,512	452,159	1013.1%	28	12,290	178,035	124,515	1013.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	5.19%	0.2754
	2039	35,531	570,898	395,135	1112.1%	24	9,372	150,581	104,222	1112.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	5.16%	0.2638
	2040	28,226	503,136	344,508	1220.5%	19	7,135	127,176	87,080	1220.5%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	5.13%	0.2528
	2041	22,384	442,482	299,648	1338.7%	16	5,424	107,222	72,611	1338.7%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	5.10%	0.2423
	2042	17,727	388,296	260,070	1467.1%	13	4,119	90,224	60,430	1467.1%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	5.07%	0.2324
	2043	14,023	340,160	226,377	1614.4%	11	3,125	75,796	50,443	1614.4%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	5.05%	0.2228
	2044	11,080	297,729	197,367	1781.4%	9	2,367	63,610	42,168	1781.4%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	5.02%	0.2137
	2045	8,743	260,848	173,690	1986.6%	7	1,791	53,425	35,574	1986.6%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	5.00%	0.2048
	2046	6,888	229,215	153,067	2222.2%	6	1,352	44,995	30,047	2222.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	4.98%	0.1963
	2047	5,415	201,908	133,976	2474.3%	5	1,019	37,979	25,201	2474.3%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	4.96%	0.1881
	2048	4,244	177,753	115,662	2725.0%	4	765	32,036	20,845	2725.0%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	4.95%	0.1802
	2049	3,315	155,854	98,545	2972.9%	3	572	26,915	17,018	2972.9%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	4.93%	0.1727
	2050	2,577	135,832	83,180	3228.3%	2	426	22,477	13,764	3228.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	4.91%	0.1655
	2051	1,992	117,539	69,635	3496.6%	2	316	18,636	11,041	3496.6%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	4.90%	0.1586
	2052	1,529	100,859	57,010	3729.0%	1	232	15,326	8,663	3729.0%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	4.89%	0.1520
	Past	58,130,940	19,916,477	24,783,318	42.6%	20,791	95,224,379	24,518,454	32,679,375	34.3%									
	Future	22,134,651	66,108,118	55,575,106	251.1%	8,324	16,338,959	40,924,494	35,574,752	217.7%									
	Lifetime	80,265,591	86,024,595	80,358,424	100.1%	29,115	111,563,338	65,442,948	68,254,127	61.2%									

Attachment 6
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	96,125	0	0	0.0%	40	232,103	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	202,157	0	0	0.0%	57	461,142	0	0	0.0%				0.0339		0.9661		5.85%	2.2811
	1999	220,489	0	0	0.0%	57	475,152	0	0	0.0%				0.0500		0.9500		5.85%	2.1550
	2000	202,614	0	0	0.0%	56	412,492	0	0	0.0%				0.0175		0.9825		5.85%	2.0359
	2001	198,010	17,592	167,543	84.6%	54	380,833	33,834	322,234	84.6%				0.0357		0.9643		5.85%	1.9233
	2002	183,203	90,218	62,562	34.1%	52	332,873	163,924	113,674	34.1%				0.0370		0.9630		5.85%	1.8170
	2003	170,887	89,996	212,822	124.5%	49	293,329	154,480	365,312	124.5%				0.0577		0.9423		5.85%	1.7165
	2004	163,383	71,673	257,268	157.5%	46	264,944	116,226	417,190	157.5%				0.0612		0.9388		5.85%	1.6216
	2005	156,340	43,438	3,345	2.1%	45	239,506	66,546	5,125	2.1%				0.0217		0.9783		5.85%	1.5320
	2006	148,855	15,042	0	0.0%	42	215,433	21,769	0	0.0%				0.0667		0.9333		5.85%	1.4473
	2007	145,022	0	0	0.0%	41	198,282	0	0	0.0%				0.0238		0.9762		5.85%	1.3673
	2008	143,820	275,091	0	0.0%	41	185,766	355,324	0	0.0%				0.0000		1.0000		5.85%	1.2917
	2009	136,423	268,469	0	0.0%	39	166,470	327,599	0	0.0%				0.0488		0.9512		5.85%	1.2203
	2010	123,683	0	1,143	0.9%	36	142,580	0	1,318	0.9%				0.0769		0.9231		5.85%	1.1528
	2011	114,849	0	4,829	4.2%	34	125,077	0	5,259	4.2%				0.0556		0.9444		5.85%	1.0891
	2012	87,980	30,945	171,566	195.0%	33	90,518	31,837	176,514	195.0%				0.0294		0.9706		5.85%	1.0288
Projected Future Experience	2013	81,959	66,201	112,684	137.5%	31	79,795	64,452	109,708	137.5%	1.0000	0.6731	1.0000	0.0483	0.0000	0.9517	0.9757	5.50%	0.9736
	2014	77,164	98,878	118,239	153.2%	30	71,242	91,290	109,165	153.2%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	5.47%	0.9233
	2015	72,290	117,884	124,775	172.6%	28	63,339	103,288	109,327	172.6%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	5.43%	0.8762
	2016	67,380	126,932	129,199	191.7%	26	56,067	105,621	107,508	191.7%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	5.39%	0.8321
	2017	62,420	131,340	133,143	213.3%	25	49,353	103,846	105,272	213.3%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	5.36%	0.7907
	2018	57,494	135,263	136,698	237.8%	23	43,196	101,626	102,704	237.8%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	5.34%	0.7513
	2019	52,698	138,449	140,254	266.1%	21	37,610	98,809	100,097	266.1%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	5.33%	0.7137
	2020	48,098	142,189	144,678	300.8%	20	32,593	96,353	98,040	300.8%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	5.33%	0.6776
	2021	43,709	146,160	147,821	338.2%	18	28,111	94,002	95,070	338.2%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	5.33%	0.6431
	2022	39,544	149,716	149,406	377.8%	17	24,126	91,342	91,153	377.8%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	5.34%	0.6101
	2023	35,612	152,162	149,039	418.5%	15	20,613	88,075	86,266	418.5%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	5.35%	0.5788
	2024	31,917	153,223	147,669	462.7%	14	17,533	84,167	81,117	462.7%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	5.35%	0.5493
	2025	28,463	153,042	145,522	511.3%	12	14,838	79,781	75,860	511.3%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	5.35%	0.5213
	2026	25,251	151,771	142,446	564.1%	11	12,494	75,092	70,479	564.1%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	5.35%	0.4948
	2027	22,281	149,586	138,312	620.8%	10	10,467	70,270	64,974	620.8%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	5.35%	0.4698
	2028	19,553	146,723	133,838	684.5%	9	8,725	65,469	59,720	684.5%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	5.34%	0.4462
	2029	17,062	143,149	128,050	750.5%	8	7,235	60,702	54,299	750.5%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	5.34%	0.4240
	2030	14,804	138,823	122,202	825.4%	7	5,969	55,970	49,269	825.4%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	5.33%	0.4032
	2031	12,773	133,599	114,868	899.3%	6	4,899	51,238	44,054	899.3%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	5.32%	0.3835
	2032	10,957	127,344	106,904	975.6%	5	4,000	46,485	39,024	975.6%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	5.30%	0.3650
	2033	9,348	120,074	97,890	1047.2%	5	3,250	41,741	34,029	1047.2%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	5.29%	0.3476
	2034	7,932	111,930	88,793	1119.4%	4	2,627	37,069	29,406	1119.4%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	5.27%	0.3312
	2035	6,698	103,259	79,623	1188.8%	4	2,114	32,593	25,133	1188.8%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	5.26%	0.3156
	2036	5,629	94,264	70,338	1249.5%	3	1,695	28,387	21,182	1249.5%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	5.24%	0.3011
	2037	4,712	85,192	61,712	1309.8%	3	1,356	24,515	17,758	1309.8%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	5.22%	0.2878
	2038	3,929	76,508	54,751	1393.4%	2	1,082	21,069	15,077	1393.4%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	5.19%	0.2754
	2039	3,267	68,590	49,039	1501.1%	2	862	18,091	12,935	1501.1%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	5.16%	0.2638
	2040	2,709	61,568	44,194	1631.5%	2	685	15,562	11,171	1631.5%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	5.13%	0.2528
	2041	2,241	55,381	39,642	1769.2%	1	543	13,420	9,606	1769.2%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	5.10%	0.2423
	2042	1,849	49,933	35,906	1941.5%	1	430	11,602	8,343	1941.5%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	5.07%	0.2324
	2043	1,523	45,187	32,712	2148.1%	1	339	10,069	7,289	2148.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	5.05%	0.2228
	2044	1,251	40,979	29,511	2359.2%	1	267	8,755	6,305	2359.2%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	5.02%	0.2137
	2045	1,025	37,267	26,984	2633.1%	1	210	7,633	5,527	2633.1%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	5.00%	0.2048
	2046	837	34,020	24,593	2937.8%	1	164	6,678	4,828	2937.8%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	4.98%	0.1963
	2047	682	31,131	22,314	3272.9%	1	128	5,856	4,197	3272.9%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	4.96%	0.1881
	2048	553	28,453	19,768	3571.6%	1	100	5,128	3,563	3571.6%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	4.95%	0.1802
	2049	448	25,852	17,249	3852.6%	1	77	4,464	2,979	3852.6%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	4.93%	0.1727
	2050	361	23,304	14,897	4130.1%	1	60	3,856	2,465	4130.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	4.91%	0.1655
	2051	289	20,813	12,653	4376.5%	1	46	3,300	2,006	4376.5%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	4.90%	0.1586
	2052	230	18,391	10,595	4600.8%	1	35	2,795	1,610	4600.8%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	4.89%	0.1520
	Past	2,493,839	902,463	881,079	35.3%	722	4,216,499	1,271,538	1,406,626	33.4%									
	Future	876,943	3,834,528	3,498,909	399.0%	373	608,274	1,930,462	1,878,513	308.8%									
	Lifetime	3,370,782	4,736,991	4,379,987	129.9%	1,095	4,824,773	3,202,001	3,285,139	68.1%									

Attachment 7
MetLife Insurance Company USA
Status of Filings as of March 23, 2015
All Jurisdictions in which these Forms are Active
LTC3+ Tax-Qualified Nursing Facility Only Policy Forms

	Prior Increase			Current Increase					
Jurisdiction	**Requested Increase**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**	**2012 Annualized Premium**	**Proportion of Nationwide**
Alabama	39.0%	Withdrawn	Withdrawn	89.0%	12/16/2013	1/14/2014	20.0%	1,613	0.10%
Arizona	39.0%	7/12/2010	18.0%	71.0%	11/13/2013	12/20/2013	71.0%	90,193	5.53%
California	39.0%	10/24/2012	18.0%	71.0%				3,882	0.24%
Colorado	39.0%	11/22/2010	10.0%	79.0%	11/6/2014	1/12/2015	35.0%	73,539	4.51%
Connecticut	39.0%	9/3/2010	30.0%	59.0%	9/27/2013	3/28/2014	20.0%	153,029	9.38%
District of Columbia	39.0%	Disapproved	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	555	0.03%
Florida	39.0%	11/8/2012	12.7%	50.1%	11/13/2014			87,535	5.36%
Iowa	39.0%	7/12/2010	23.0%	66.0%	12/3/2013	4/7/2014	17.0%	22,129	1.36%
Illinois	39.0%	8/2/2010	39.0%	50.0%	10/8/2013	1/8/2015	50.0%	58,590	3.59%
Indiana	39.0%	6/24/2010	30.0%	59.0%	10/30/2014	2/25/2015	15.2%	29,598	1.81%
Kansas	39.0%	8/5/2010	10.0%	79.0%	11/13/2013	5/21/2014	36.4%	72,609	4.45%
Kentucky	39.0%	5/10/2010	30.0%	59.0%	12/4/2013	3/4/2014	20.7%	50,040	3.07%
Maine	39.0%	10/19/2010	39.0%	41.2%	7/14/2014	12/30/2014	41.2%	1,850	0.11%
Michigan	39.0%	3/19/2010	39.0%	50.0%	11/7/2013	12/3/2013	50.0%	9,824	0.60%
Missouri	39.0%	10/8/2010	39.0%	Not Filing				157,635	9.66%
North Carolina	39.0%	7/22/2010	32.7%	50.0%	12/2/2013	2/6/2014	33.0%	193,294	11.84%
Nebraska	39.0%	12/14/2010	16.0%	73.0%	12/12/2013	9/29/2014	25.0%	30,180	1.85%
New Hampshire	39.0%	8/26/2010	17.9%	71.1%	12/17/2013	Disapproved	0.0%	5,427	0.33%
New Mexico	39.0%	7/27/2010	39.0%	50.0%	12/20/2013	5/21/2014	15.0%	3,638	0.22%
Nevada	39.0%	Withdrawn	Withdrawn	89.0%	2/4/2014	10/16/2014	35.0%	2,110	0.13%
Ohio	44.7%	6/1/2010	44.7%	50.0%	3/11/2014			117,944	7.23%
Oklahoma	39.0%	11/15/2010	10.0%	79.0%	12/19/2013	3/17/2014	25.0%	13,346	0.82%
Pennsylvania	39.0%	7/28/2010	14.9%	74.1%	11/6/2013	2/28/2014	15.0%	146,197	8.96%
South Carolina	39.0%	11/12/2010	20.0%	69.0%	10/21/2013	2/4/2014	20.0%	43,540	2.67%
South Dakota	39.0%	4/9/2010	39.0%	50.0%	2/7/2014	3/5/2014	50.0%	68,151	4.18%
Tennessee	39.0%	6/24/2010	10.0%	79.0%	12/3/2013	4/14/2014	79.0%	8,714	0.53%
Texas	39.0%	7/16/2010	12.0%	77.0%	3/13/2014	4/28/2014	21.0%	113,000	6.92%
Utah	39.0%	6/13/2010	39.0%	50.0%	7/22/2014	11/5/2014	30.0%	1,700	0.10%
Virginia	39.0%	5/4/2011	39.0%	50.0%	6/3/2014			56,298	3.45%
Washington	39.0%	3/22/2010	39.0%	32.0%	6/24/2014	8/14/2014	32.0%	15,924	0.98%
							Total	**1,632,084**	**100.00%**

Attachment 8
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	539,846	8,952	43,071	8.0%	0.000	0.0%	8.0%	0.000
	1998	1,814,209	6,979	26,672	1.5%	1,683,963	48,433	157,068	9.3%	0.158	1.1%	9.0%	0.123
	1999	2,201,650	32,515	16,361	0.7%	1,894,468	124,346	261,905	13.8%	0.054	0.9%	11.1%	0.084
	2000	2,131,685	56,681	275,665	12.9%	1,667,113	219,137	366,518	22.0%	0.588	4.5%	14.0%	0.322
	2001	2,067,302	131,063	432,683	20.9%	1,503,031	318,851	456,665	30.4%	0.689	8.0%	16.9%	0.473
	2002	2,023,280	226,220	526,483	26.0%	1,378,270	410,282	521,245	37.8%	0.688	11.0%	19.7%	0.557
	2003	1,976,906	472,541	706,685	35.7%	1,261,382	489,244	585,123	46.4%	0.771	14.3%	22.5%	0.635
	2004	1,931,398	616,425	1,935,516	100.2%	1,148,801	556,381	630,930	54.9%	1.825	23.6%	25.1%	0.943
	2005	1,867,359	798,482	1,683,877	90.2%	1,042,493	610,116	659,390	63.3%	1.426	29.6%	27.5%	1.079
	2006	1,817,205	676,228	1,611,820	88.7%	942,817	650,159	675,980	71.7%	1.237	34.2%	29.7%	1.151
	2007	1,778,361	535,805	2,631,045	147.9%	850,946	679,220	692,276	81.4%	1.819	41.7%	31.8%	1.312
	2008	1,720,273	2,792,274	3,669,661	213.3%	761,758	702,544	712,463	93.5%	2.281	51.5%	33.8%	1.524
	2009	1,653,318	3,663,197	2,746,761	166.1%	678,219	720,863	717,784	105.8%	1.570	57.2%	35.7%	1.601
	2010	1,856,385	3,641,555	3,169,051	170.7%	598,012	730,963	709,904	118.7%	1.438	62.8%	37.5%	1.676
	2011	1,938,581	3,103,159	2,019,686	104.2%	519,617	731,561	694,003	133.6%	0.780	64.7%	39.1%	1.656
	2012	1,776,738	3,163,351	3,331,352	187.5%	452,008	724,245	677,227	149.8%	1.251	69.5%	40.6%	1.713
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	389,461	712,017	660,586	169.6%	1.246	74.3%	41.9%	1.771
	2014	1,547,461	3,957,650	3,622,612	234.1%	330,494	695,320	634,366	191.9%	1.220	78.8%	43.2%	1.825
	2015	1,413,328	4,172,724	3,627,705	256.7%	278,451	673,156	602,443	216.4%	1.186	83.1%	44.3%	1.876
	2016	1,280,969	4,080,502	3,585,257	279.9%	232,882	646,105	568,033	243.9%	1.147	87.1%	45.3%	1.923
	2017	1,151,434	3,922,697	3,477,797	302.0%	193,327	615,349	532,218	275.3%	1.097	90.8%	46.2%	1.965
	2018	1,026,460	3,748,749	3,320,828	323.5%	159,341	582,408	498,355	312.8%	1.034	94.1%	47.0%	2.003
	2019	908,806	3,587,410	3,147,220	346.3%	130,423	548,102	461,164	353.6%	0.979	97.1%	47.7%	2.037
	2020	799,655	3,416,665	2,970,747	371.5%	106,038	512,319	422,798	398.7%	0.932	99.8%	48.3%	2.067
	2021	699,212	3,238,403	2,788,285	398.8%	85,656	475,616	385,112	449.6%	0.887	102.2%	48.8%	2.095
	2022	607,519	3,054,888	2,603,017	428.5%	68,739	438,640	348,433	506.9%	0.845	104.4%	49.2%	2.120
	2023	524,481	2,868,626	2,417,373	460.9%	54,818	402,152	314,419	573.6%	0.804	106.3%	49.6%	2.143
	2024	449,889	2,681,200	2,231,858	496.1%	43,448	366,559	280,261	645.0%	0.769	108.0%	49.9%	2.164
	2025	383,431	2,493,077	2,045,092	533.4%	34,213	331,836	247,726	724.1%	0.737	109.5%	50.2%	2.183
	2026	324,710	2,304,754	1,862,006	573.4%	26,769	298,427	217,672	813.1%	0.705	110.8%	50.4%	2.200
	2027	273,258	2,118,459	1,685,110	616.7%	20,820	266,743	190,056	912.9%	0.676	111.9%	50.5%	2.215
	2028	228,549	1,936,847	1,520,083	665.1%	16,107	237,173	165,452	1027.2%	0.648	112.9%	50.7%	2.228
	2029	190,020	1,762,469	1,364,227	717.9%	12,407	209,930	143,014	1152.7%	0.623	113.8%	50.8%	2.240
	2030	157,083	1,597,152	1,222,613	778.3%	9,521	185,043	123,130	1293.3%	0.602	114.5%	50.9%	2.250
	2031	129,146	1,442,411	1,093,121	846.4%	7,283	162,568	105,771	1452.3%	0.583	115.1%	51.0%	2.260
	2032	105,626	1,298,526	974,151	922.3%	5,562	142,487	90,809	1632.6%	0.565	115.7%	51.0%	2.268
	2033	85,967	1,165,160	863,589	1004.6%	4,253	124,870	78,851	1854.0%	0.542	116.1%	51.1%	2.274
	2034	69,645	1,041,738	762,222	1094.4%	3,259	109,643	68,197	2092.8%	0.523	116.5%	51.1%	2.280
	2035	56,182	928,204	670,367	1193.2%	2,505	96,410	59,021	2356.2%	0.506	116.9%	51.1%	2.286
	2036	45,145	824,631	589,377	1305.5%	1,934	84,927	51,241	2650.1%	0.493	117.1%	51.2%	2.290
	2037	36,148	730,903	516,287	1428.3%	1,497	74,918	44,485	2971.3%	0.481	117.4%	51.2%	2.294
	2038	28,854	646,512	452,159	1567.1%	1,160	66,127	38,507	3320.7%	0.472	117.6%	51.2%	2.297
	2039	22,972	570,898	395,135	1720.1%	896	58,305	33,068	3689.0%	0.466	117.8%	51.2%	2.300
	2040	18,249	503,136	344,508	1887.8%	692	51,297	28,344	4094.4%	0.461	117.9%	51.2%	2.302
	2041	14,472	442,482	299,648	2070.5%	535	45,044	24,303	4543.6%	0.456	118.0%	51.2%	2.304
	2042	11,461	388,296	260,070	2269.2%	414	39,494	20,875	5047.0%	0.450	118.1%	51.2%	2.305
	2043	9,066	340,160	226,377	2497.0%	319	34,593	17,961	5622.0%	0.444	118.2%	51.2%	2.307
	2044	7,163	297,729	197,367	2755.3%	246	30,273	15,458	6275.6%	0.439	118.3%	51.2%	2.308
	2045	5,653	260,848	173,690	3072.7%	189	26,468	13,280	7028.9%	0.437	118.3%	51.2%	2.309
	2046	4,453	229,215	153,067	3437.2%	143	23,105	11,311	7885.2%	0.436	118.4%	51.2%	2.310
	2047	3,501	201,908	133,976	3827.1%	108	20,107	9,551	8862.4%	0.432	118.4%	51.3%	2.311
	2048	2,744	177,753	115,662	4214.9%	80	17,431	8,035	9990.5%	0.422	118.5%	51.3%	2.311
	2049	2,143	155,854	98,545	4598.4%	60	15,055	6,735	11240.2%	0.409	118.5%	51.3%	2.312
	2050	1,666	135,832	83,180	4993.3%	45	12,961	5,661	12708.5%	0.393	118.5%	51.3%	2.312
	2051	1,288	117,539	69,635	5408.3%	33	11,133	4,720	14397.2%	0.376	118.5%	51.3%	2.312
	2052	988	100,859	57,010	5767.8%	24	9,534	3,912	16306.0%	0.354	118.5%	51.3%	2.313
TOTALS	Past	29,123,906	19,916,477	24,783,318	85.1%	16,922,744	7,725,298	8,561,552	50.6%	1.682	69.5%	40.6%	1.713
	Future	14,310,556	66,108,118	55,575,106	388.4%	2,224,154	9,453,646	7,535,338	338.8%	1.146	336.8%	277.3%	1.214
	Lifetime	43,434,462	86,024,595	80,358,424	185.0%	19,146,897	17,178,944	16,096,890	84.1%	2.201	118.5%	51.3%	2.313

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

Attachment 8
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	539,846	8,952	43,071	8.0%	0.000	0.0%	8.0%	0.000
	1998	1,814,209	6,979	26,672	1.5%	1,683,963	48,433	157,068	9.3%	0.158	1.1%	9.0%	0.123
	1999	2,201,650	32,515	16,361	0.7%	1,894,468	124,346	261,905	13.8%	0.054	0.9%	11.1%	0.084
	2000	2,131,685	56,681	275,665	12.9%	1,667,113	219,137	366,518	22.0%	0.588	4.5%	14.0%	0.322
	2001	2,067,302	131,063	432,683	20.9%	1,503,031	318,851	456,665	30.4%	0.689	8.0%	16.9%	0.473
	2002	2,023,280	226,220	526,483	26.0%	1,378,270	410,282	521,245	37.8%	0.688	11.0%	19.7%	0.557
	2003	1,976,906	472,541	706,685	35.7%	1,261,382	489,244	585,123	46.4%	0.771	14.3%	22.5%	0.635
	2004	1,931,398	616,425	1,935,516	100.2%	1,148,801	556,381	630,930	54.9%	1.825	23.6%	25.1%	0.943
	2005	1,867,359	798,482	1,683,877	90.2%	1,042,493	610,116	659,390	63.3%	1.426	29.6%	27.5%	1.079
	2006	1,817,205	676,228	1,611,820	88.7%	942,817	650,159	675,980	71.7%	1.237	34.2%	29.7%	1.151
	2007	1,778,361	535,805	2,631,045	147.9%	850,946	679,220	692,276	81.4%	1.819	41.7%	31.8%	1.312
	2008	1,720,273	2,792,274	3,669,661	213.3%	761,758	702,544	712,463	93.5%	2.281	51.5%	33.8%	1.524
	2009	1,653,318	3,663,197	2,746,761	166.1%	678,219	720,863	717,784	105.8%	1.570	57.2%	35.7%	1.601
	2010	1,856,385	3,641,555	3,169,051	170.7%	598,012	730,963	709,904	118.7%	1.438	62.8%	37.5%	1.676
	2011	1,938,581	3,103,159	2,019,686	104.2%	519,617	731,561	694,003	133.6%	0.780	64.7%	39.1%	1.656
	2012	1,776,738	3,163,351	3,331,352	187.5%	452,008	724,245	677,227	149.8%	1.251	69.5%	40.6%	1.713
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	389,461	712,017	660,586	169.6%	1.246	74.3%	41.9%	1.771
	2014	1,860,386	3,937,171	3,523,664	189.4%	330,494	695,320	634,366	191.9%	0.987	78.2%	43.2%	1.811
	2015	1,973,715	4,096,890	3,437,550	174.2%	278,451	673,156	602,443	216.4%	0.805	81.4%	44.3%	1.837
	2016	1,788,875	3,948,051	3,397,327	189.9%	232,882	646,105	568,033	243.9%	0.779	84.4%	45.3%	1.863
	2017	1,607,979	3,758,039	3,295,501	204.9%	193,327	615,349	532,218	275.3%	0.744	87.2%	46.2%	1.887
	2018	1,433,452	3,572,181	3,146,759	219.5%	159,341	582,408	498,355	312.8%	0.702	89.7%	47.0%	1.910
	2019	1,269,148	3,410,045	2,982,252	235.0%	130,423	548,102	461,164	353.6%	0.665	92.1%	47.7%	1.931
	2020	1,116,719	3,243,840	2,815,029	252.1%	106,038	512,319	422,798	398.7%	0.632	94.2%	48.3%	1.950
	2021	976,451	3,072,774	2,642,131	270.6%	85,656	475,616	385,112	449.6%	0.602	96.1%	48.8%	1.969
	2022	848,401	2,897,500	2,466,574	290.7%	68,739	438,640	348,433	506.9%	0.574	97.8%	49.2%	1.987
	2023	732,439	2,720,106	2,290,661	312.7%	54,818	402,152	314,419	573.6%	0.545	99.3%	49.6%	2.003
	2024	628,271	2,541,914	2,114,870	336.6%	43,448	366,559	280,261	645.0%	0.522	100.7%	49.9%	2.018
	2025	535,462	2,363,271	1,937,893	361.9%	34,213	331,836	247,726	724.1%	0.500	101.9%	50.2%	2.032
	2026	453,458	2,184,567	1,764,405	389.1%	26,769	298,427	217,672	813.1%	0.479	103.0%	50.4%	2.045
	2027	381,605	2,007,862	1,596,781	418.4%	20,820	266,743	190,056	912.9%	0.458	103.9%	50.5%	2.056
	2028	319,169	1,835,639	1,440,404	451.3%	16,107	237,173	165,452	1027.2%	0.439	104.7%	50.7%	2.067
	2029	265,363	1,670,307	1,292,718	487.2%	12,407	209,930	143,014	1152.7%	0.423	105.5%	50.8%	2.076
	2030	219,367	1,513,588	1,158,527	528.1%	9,521	185,043	123,130	1293.3%	0.408	106.1%	50.9%	2.085
	2031	180,352	1,366,908	1,035,823	574.3%	7,283	162,568	105,771	1452.3%	0.395	106.6%	51.0%	2.092
	2032	147,507	1,230,530	923,089	625.8%	5,562	142,487	90,809	1632.6%	0.383	107.1%	51.0%	2.099
	2033	120,053	1,104,131	818,322	681.6%	4,253	124,870	78,851	1854.0%	0.368	107.5%	51.1%	2.105
	2034	97,260	987,162	722,269	742.6%	3,259	109,643	68,197	2092.8%	0.355	107.8%	51.1%	2.110
	2035	78,459	879,568	635,228	809.6%	2,505	96,410	59,021	2356.2%	0.344	108.1%	51.1%	2.114
	2036	63,044	781,418	558,484	885.9%	1,934	84,927	51,241	2650.1%	0.334	108.3%	51.2%	2.118
	2037	50,480	692,597	489,225	969.1%	1,497	74,918	44,485	2971.3%	0.326	108.5%	51.2%	2.121
	2038	40,295	612,627	428,458	1063.3%	1,160	66,127	38,507	3320.7%	0.320	108.7%	51.2%	2.124
	2039	32,080	540,975	374,423	1167.2%	896	58,305	33,068	3689.0%	0.316	108.9%	51.2%	2.126
	2040	25,484	476,764	326,450	1281.0%	692	51,297	28,344	4094.4%	0.313	109.0%	51.2%	2.128
	2041	20,210	419,289	283,941	1404.9%	535	45,044	24,303	4543.6%	0.309	109.1%	51.2%	2.130
	2042	16,005	367,943	246,437	1539.7%	414	39,494	20,875	5047.0%	0.305	109.2%	51.2%	2.131
	2043	12,661	322,329	214,511	1694.3%	319	34,593	17,961	5622.0%	0.301	109.3%	51.2%	2.132
	2044	10,003	282,123	187,022	1869.6%	246	30,273	15,458	6275.6%	0.298	109.3%	51.2%	2.133
	2045	7,894	247,176	164,586	2085.0%	189	26,468	13,280	7028.9%	0.297	109.4%	51.2%	2.134
	2046	6,219	217,200	145,044	2332.3%	143	23,105	11,311	7885.2%	0.296	109.4%	51.2%	2.135
	2047	4,889	191,324	126,953	2596.8%	108	20,107	9,551	8862.4%	0.293	109.4%	51.3%	2.136
	2048	3,832	168,435	109,599	2860.0%	80	17,431	8,035	9990.5%	0.286	109.5%	51.3%	2.136
	2049	2,993	147,685	93,379	3120.2%	60	15,055	6,735	11240.2%	0.278	109.5%	51.3%	2.137
	2050	2,326	128,712	78,820	3388.1%	45	12,961	5,661	12708.5%	0.267	109.5%	51.3%	2.137
	2051	1,798	111,378	65,985	3669.7%	33	11,133	4,720	14397.2%	0.255	109.5%	51.3%	2.137
	2052	1,380	95,573	54,021	3913.7%	24	9,534	3,912	16306.0%	0.240	109.6%	51.3%	2.137
TOTALS	Past	29,123,906	19,916,477	24,783,318	85.1%	16,922,744	7,725,298	8,561,552	50.6%	1.682	69.5%	40.6%	1.713
	Future	19,017,245	63,310,844	52,939,245	278.4%	2,224,154	9,453,646	7,535,338	338.8%	0.822	245.7%	277.3%	0.886
	Lifetime	48,141,151	83,227,320	77,722,564	161.4%	19,146,897	17,178,944	16,096,890	84.1%	1.920	109.6%	51.3%	2.137

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

Attachment 9
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	44,412	465	2,442	5.5%	0.000	0.0%	5.5%	0.000
	1998	96,958	0	0	0.0%	88,671	2,099	7,440	8.4%	0.000	0.0%	7.4%	0.000
	1999	106,061	0	0	0.0%	86,714	4,973	11,296	13.0%	0.000	0.0%	9.5%	0.000
	2000	97,197	0	0	0.0%	75,931	8,491	15,445	20.3%	0.000	0.0%	12.0%	0.000
	2001	95,681	17,592	167,543	175.1%	68,321	12,173	18,241	26.7%	6.559	34.2%	14.4%	2.374
	2002	89,726	90,218	62,562	69.7%	62,221	15,443	20,167	32.4%	2.151	39.4%	16.6%	2.377
	2003	82,941	89,996	212,822	256.6%	56,540	18,168	21,852	38.6%	6.639	64.2%	18.6%	3.445
	2004	78,485	71,673	257,268	327.8%	51,177	20,371	23,190	45.3%	7.234	88.6%	20.6%	4.307
	2005	75,198	43,438	3,345	4.4%	46,114	22,113	24,055	52.2%	0.085	82.1%	22.4%	3.667
	2006	71,789	15,042	0	0.0%	41,388	23,438	24,556	59.3%	0.000	76.7%	24.1%	3.188
	2007	69,801	0	0	0.0%	36,989	24,530	25,510	69.0%	0.000	72.4%	25.7%	2.816
	2008	69,852	275,091	0	0.0%	32,872	25,527	26,320	80.1%	0.000	68.7%	27.3%	2.517
	2009	67,410	268,469	0	0.0%	29,071	26,360	26,593	91.5%	0.000	65.7%	28.8%	2.279
	2010	59,564	0	1,143	1.9%	25,505	26,925	26,526	104.0%	0.018	63.4%	30.2%	2.097
	2011	57,535	0	4,829	8.4%	22,290	27,227	26,348	118.2%	0.071	61.7%	31.6%	1.954
	2012	56,000	30,945	171,566	306.4%	19,391	27,374	26,393	136.1%	2.251	68.6%	32.8%	2.088
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	16,801	27,484	26,591	158.3%	1.303	72.0%	34.0%	2.116
	2014	51,443	98,878	118,239	229.8%	14,482	27,573	26,523	183.1%	1.255	75.5%	35.2%	2.146
	2015	48,193	117,884	124,775	258.9%	12,430	27,563	26,170	210.5%	1.230	79.1%	36.3%	2.180
	2016	44,920	126,932	129,199	287.6%	10,621	27,427	25,722	242.2%	1.188	82.5%	37.2%	2.216
	2017	41,613	131,340	133,143	320.0%	9,039	27,165	25,216	279.0%	1.147	86.0%	38.2%	2.253
	2018	38,329	135,263	136,698	356.6%	7,667	26,824	24,810	323.6%	1.102	89.4%	39.0%	2.291
	2019	35,132	138,449	140,254	399.2%	6,487	26,446	24,271	374.1%	1.067	92.7%	39.8%	2.330
	2020	32,065	142,189	144,678	451.2%	5,467	25,965	23,433	428.6%	1.053	96.1%	40.5%	2.371
	2021	29,139	146,160	147,821	507.3%	4,586	25,341	22,432	489.1%	1.037	99.3%	41.2%	2.413
	2022	26,363	149,716	149,406	566.7%	3,835	24,564	21,301	555.5%	1.020	102.5%	41.7%	2.456
	2023	23,741	152,162	149,039	627.8%	3,196	23,655	20,123	629.6%	0.997	105.5%	42.2%	2.498
	2024	21,278	153,223	147,669	694.0%	2,654	22,614	18,757	706.6%	0.982	108.4%	42.7%	2.539
	2025	18,976	153,042	145,522	766.9%	2,195	21,440	17,316	788.9%	0.972	111.1%	43.1%	2.579
	2026	16,834	151,771	142,446	846.2%	1,805	20,154	15,823	876.8%	0.965	113.6%	43.4%	2.618
	2027	14,854	149,586	138,312	931.1%	1,473	18,777	14,279	969.1%	0.961	116.0%	43.7%	2.656
	2028	13,035	146,723	133,838	1026.8%	1,195	17,339	12,804	1071.8%	0.958	118.2%	43.9%	2.691
	2029	11,375	143,149	128,050	1125.7%	963	15,867	11,299	1173.2%	0.960	120.1%	44.1%	2.725
	2030	9,870	138,823	122,202	1238.2%	774	14,381	9,870	1275.9%	0.970	122.0%	44.2%	2.757
	2031	8,515	133,599	114,868	1349.0%	622	12,924	8,595	1382.8%	0.976	123.6%	44.4%	2.786
	2032	7,305	127,344	106,904	1463.5%	500	11,537	7,463	1493.2%	0.980	125.1%	44.5%	2.812
	2033	6,232	120,074	97,890	1570.8%	403	10,270	6,629	1644.3%	0.955	126.4%	44.6%	2.836
	2034	5,288	111,930	88,793	1679.0%	326	9,151	5,821	1786.0%	0.940	127.5%	44.6%	2.856
	2035	4,465	103,259	79,623	1783.2%	263	8,147	5,074	1929.7%	0.924	128.4%	44.7%	2.874
	2036	3,753	94,264	70,338	1874.3%	212	7,245	4,438	2091.2%	0.896	129.2%	44.7%	2.889
	2037	3,141	85,192	61,712	1964.7%	172	6,446	3,915	2275.1%	0.864	129.9%	44.8%	2.902
	2038	2,620	76,508	54,751	2090.1%	140	5,749	3,484	2487.2%	0.840	130.5%	44.8%	2.913
	2039	2,178	68,590	49,039	2251.7%	114	5,148	3,107	2730.0%	0.825	131.0%	44.8%	2.922
	2040	1,806	61,568	44,194	2447.3%	92	4,633	2,790	3023.7%	0.809	131.4%	44.8%	2.930
	2041	1,494	55,381	39,642	2653.7%	75	4,197	2,527	3378.4%	0.786	131.8%	44.9%	2.937
	2042	1,233	49,933	35,906	2912.3%	61	3,826	2,300	3797.9%	0.767	132.1%	44.9%	2.944
	2043	1,015	45,187	32,712	3222.1%	49	3,501	2,088	4289.2%	0.751	132.4%	44.9%	2.949
	2044	834	40,979	29,511	3538.7%	39	3,210	1,891	4859.7%	0.728	132.6%	44.9%	2.954
	2045	683	37,267	26,984	3949.7%	31	2,940	1,695	5517.5%	0.716	132.8%	44.9%	2.958
	2046	558	34,020	24,593	4406.6%	24	2,684	1,499	6255.2%	0.704	133.0%	44.9%	2.962
	2047	455	31,131	22,314	4909.3%	18	2,435	1,296	7056.5%	0.696	133.2%	44.9%	2.965
	2048	369	28,453	19,768	5357.4%	14	2,185	1,091	7928.0%	0.676	133.3%	44.9%	2.968
	2049	298	25,852	17,249	5778.8%	10	1,936	887	8820.1%	0.655	133.5%	44.9%	2.970
	2050	240	23,304	14,897	6195.1%	7	1,690	697	9768.6%	0.634	133.6%	44.9%	2.972
	2051	193	20,813	12,653	6564.7%	5	1,451	532	10826.9%	0.606	133.6%	44.9%	2.974
	2052	154	18,391	10,595	6901.2%	3	1,228	396	12047.0%	0.573	133.7%	44.9%	2.975
TOTALS	Past	1,220,301	902,463	881,079	72.2%	787,607	285,679	326,374	41.4%	1.742	68.6%	32.8%	2.088
	Future	584,629	3,834,528	3,498,909	598.5%	108,850	533,114	434,955	399.6%	1.498	463.2%	304.9%	1.519
	Lifetime	1,804,930	4,736,991	4,379,987	242.7%	896,456	818,792	761,328	84.9%	2.857	133.7%	44.9%	2.975

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

Attachment 9
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	44,412	465	2,442	5.5%	0.000	0.0%	5.5%	0.000
	1998	96,958	0	0	0.0%	88,671	2,099	7,440	8.4%	0.000	0.0%	7.4%	0.000
	1999	106,061	0	0	0.0%	86,714	4,973	11,296	13.0%	0.000	0.0%	9.5%	0.000
	2000	97,197	0	0	0.0%	75,931	8,491	15,445	20.3%	0.000	0.0%	12.0%	0.000
	2001	95,681	17,592	167,543	175.1%	68,321	12,173	18,241	26.7%	6.559	34.2%	14.4%	2.374
	2002	89,726	90,218	62,562	69.7%	62,221	15,443	20,167	32.4%	2.151	39.4%	16.6%	2.377
	2003	82,941	89,996	212,822	256.6%	56,540	18,168	21,852	38.6%	6.639	64.2%	18.6%	3.445
	2004	78,485	71,673	257,268	327.8%	51,177	20,371	23,190	45.3%	7.234	88.6%	20.6%	4.307
	2005	75,198	43,438	3,345	4.4%	46,114	22,113	24,055	52.2%	0.085	82.1%	22.4%	3.667
	2006	71,789	15,042	0	0.0%	41,388	23,438	24,556	59.3%	0.000	76.7%	24.1%	3.188
	2007	69,801	0	0	0.0%	36,989	24,530	25,510	69.0%	0.000	72.4%	25.7%	2.816
	2008	69,852	275,091	0	0.0%	32,872	25,527	26,320	80.1%	0.000	68.7%	27.3%	2.517
	2009	67,410	268,469	0	0.0%	29,071	26,360	26,593	91.5%	0.000	65.7%	28.8%	2.279
	2010	59,564	0	1,143	1.9%	25,505	26,925	26,526	104.0%	0.018	63.4%	30.2%	2.097
	2011	57,535	0	4,829	8.4%	22,290	27,227	26,348	118.2%	0.071	61.7%	31.6%	1.954
	2012	56,000	30,945	171,566	306.4%	19,391	27,374	26,393	136.1%	2.251	68.6%	32.8%	2.088
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	16,801	27,484	26,591	158.3%	1.303	72.0%	34.0%	2.116
	2014	63,309	98,150	114,781	181.3%	14,482	27,573	26,523	183.1%	0.990	75.0%	35.2%	2.131
	2015	67,302	115,317	118,235	175.7%	12,430	27,563	26,170	210.5%	0.834	77.7%	36.3%	2.142
	2016	62,731	122,461	122,427	195.2%	10,621	27,427	25,722	242.2%	0.806	80.4%	37.2%	2.157
	2017	58,113	125,565	126,164	217.1%	9,039	27,165	25,216	279.0%	0.778	83.1%	38.2%	2.176
	2018	53,527	128,730	129,533	242.0%	7,667	26,824	24,810	323.6%	0.748	85.8%	39.0%	2.198
	2019	49,062	131,495	132,902	270.9%	6,487	26,446	24,271	374.1%	0.724	88.5%	39.8%	2.223
	2020	44,779	134,925	137,094	306.2%	5,467	25,965	23,433	428.6%	0.714	91.2%	40.5%	2.251
	2021	40,693	138,623	140,072	344.2%	4,586	25,341	22,432	489.1%	0.704	93.9%	41.2%	2.281
	2022	36,816	141,951	141,574	384.5%	3,835	24,564	21,301	555.5%	0.692	96.5%	41.7%	2.313
	2023	33,155	144,242	141,226	426.0%	3,196	23,655	20,123	629.6%	0.677	99.1%	42.2%	2.345
	2024	29,715	145,229	139,929	470.9%	2,654	22,614	18,757	706.6%	0.666	101.5%	42.7%	2.378
	2025	26,499	145,046	137,894	520.4%	2,195	21,440	17,316	788.9%	0.660	103.8%	43.1%	2.410
	2026	23,509	143,834	134,979	574.2%	1,805	20,154	15,823	876.8%	0.655	105.9%	43.4%	2.442
	2027	20,744	141,758	131,062	631.8%	1,473	18,777	14,279	969.1%	0.652	108.0%	43.7%	2.472
	2028	18,203	139,041	126,822	696.7%	1,195	17,339	12,804	1071.8%	0.650	109.8%	43.9%	2.502
	2029	15,885	135,652	121,338	763.9%	963	15,867	11,299	1173.2%	0.651	111.6%	44.1%	2.530
	2030	13,783	131,551	115,796	840.1%	774	14,381	9,870	1275.9%	0.658	113.1%	44.2%	2.557
	2031	11,891	126,600	108,847	915.3%	622	12,924	8,595	1382.8%	0.662	114.6%	44.4%	2.582
	2032	10,201	120,671	101,301	993.0%	500	11,537	7,463	1493.2%	0.665	115.8%	44.5%	2.605
	2033	8,703	113,781	92,759	1065.8%	403	10,270	6,629	1644.3%	0.648	116.9%	44.6%	2.625
	2034	7,385	106,063	84,138	1139.3%	326	9,151	5,821	1786.0%	0.638	117.9%	44.6%	2.642
	2035	6,236	97,847	75,449	1210.0%	263	8,147	5,074	1929.7%	0.627	118.7%	44.7%	2.658
	2036	5,241	89,323	66,651	1271.8%	212	7,245	4,438	2091.2%	0.608	119.4%	44.7%	2.671
	2037	4,387	80,726	58,477	1333.1%	172	6,446	3,915	2275.1%	0.586	120.0%	44.8%	2.682
	2038	3,658	72,498	51,881	1418.2%	140	5,749	3,484	2487.2%	0.570	120.5%	44.8%	2.691
	2039	3,041	64,994	46,468	1527.8%	114	5,148	3,107	2730.0%	0.560	121.0%	44.8%	2.699
	2040	2,522	58,340	41,877	1660.6%	92	4,633	2,790	3023.7%	0.549	121.4%	44.8%	2.707
	2041	2,086	52,479	37,564	1800.7%	75	4,197	2,527	3378.4%	0.533	121.7%	44.9%	2.713
	2042	1,722	47,316	34,024	1976.1%	61	3,826	2,300	3797.9%	0.520	122.0%	44.9%	2.718
	2043	1,418	42,819	30,997	2186.3%	49	3,501	2,088	4289.2%	0.510	122.2%	44.9%	2.723
	2044	1,165	38,831	27,964	2401.2%	39	3,210	1,891	4859.7%	0.494	122.5%	44.9%	2.727
	2045	954	35,313	25,569	2680.0%	31	2,940	1,695	5517.5%	0.486	122.6%	44.9%	2.731
	2046	779	32,237	23,304	2990.1%	24	2,684	1,499	6255.2%	0.478	122.8%	44.9%	2.734
	2047	635	29,499	21,145	3331.2%	18	2,435	1,296	7056.5%	0.472	123.0%	44.9%	2.737
	2048	515	26,961	18,732	3635.2%	14	2,185	1,091	7928.0%	0.459	123.1%	44.9%	2.740
	2049	417	24,497	16,345	3921.2%	10	1,936	887	8820.1%	0.445	123.2%	44.9%	2.742
	2050	336	22,082	14,116	4203.6%	7	1,690	697	9768.6%	0.430	123.3%	44.9%	2.744
	2051	269	19,722	11,990	4454.4%	5	1,451	532	10826.9%	0.411	123.4%	44.9%	2.745
	2052	214	17,427	10,040	4682.7%	3	1,228	396	12047.0%	0.389	123.4%	44.9%	2.746
TOTALS	Past	1,220,301	902,463	881,079	72.2%	787,607	285,679	326,374	41.4%	1.742	68.6%	32.8%	2.088
	Future	786,240	3,649,797	3,324,152	422.8%	108,850	533,114	434,955	399.6%	1.058	332.8%	304.9%	1.092
	Lifetime	2,006,541	4,552,260	4,205,231	209.6%	896,456	818,792	761,328	84.9%	2.468	123.4%	44.9%	2.746

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

[company_logo]

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

Long Term Care Insurance

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

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

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

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

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

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

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

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

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

<if phased and no CPI>

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

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

<if phased with CPI>

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

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

What are my options?

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

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

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

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

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

[<if NFO Rider on Policy>

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

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

[<if CNF>

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

[<if Optional Limited Benefit>

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

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

Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

Frequently Asked Questions

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

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

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

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

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

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

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

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

[<If NFO is available>

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

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

Q: What is the Nonforfeiture Rider?

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

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

[<If Optional Limited Benefit is available>

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

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

Q: What is an Optional Limited Benefit?

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

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

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

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

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

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

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

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

Review Requirements Checklist
RATE REVISIONS

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

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

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

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

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

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

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

Review Requirements Checklist
RATE REVISIONS

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

Signed: _____

Name (please print): Amy Pahl

Company Name: Milliman, Inc.

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

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

MetLife Insurance Company USA
PO Box 40006
Lynchburg, VA 24506

March 26, 2015

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

RE: MetLife Insurance Company USA ("MetLife USA")
Company NAIC # 87726
MILL-129963561

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 Nursing Facility Only Product

March 2015

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFQ
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3-6

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-129257013, 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 10 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 Nursing Facility Only 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 8
Attachment 10	Attachment 9

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 11 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 11 are determined at the maximum valuation interest rate, which varies by issue year from 4.5% to 5.5%

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

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

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

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

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC3+ Tax-Qualified Nursing Facility Only Product

March 2015

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-[10] [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 10 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 10 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] ($16,608,527) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($18,881,786).*

   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 50.0% 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	50.0%	50.0%
(b) Effect of shock lapse	2.0% reduction in premium	None
(c) Effect of benefit reduction	5.0% reduction in premium	None
(d) Historical rate increase	34.8%, *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	88.2%	108.5%

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

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

   Attachment 7 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, [11] of [this appendix]) to a more recent projection date, such as 6/30/2014 or at least 12/31/2013.*

   Attachments 12 through 17 to this appendix are revisions of select attachments to this appendix. Attachments 12 through 17 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 12	Attachment 1
Attachment 13	Attachment 2
Attachment 14	Attachment 6
Attachment 15	Attachment 7
Attachment 16	Attachment 8
Attachment 17	Attachment 11

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 [9]-[10] 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 18 and 19 to this appendix provide projections similar to Attachments 9 and 10 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 18 and 19.

   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 Nursing Facility Only 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 A:E Experience by Calendar Year
Attachment 10:	Virginia-Specific A:E Experience by Calendar Year
Attachment 11:	Nationwide 60%/80% Loss Ratio Test
Attachment 12:	Nationwide Experience Projections (experience through December 31, 2013)
Attachment 13:	Virginia-Specific Experience Projections (experience through December 31, 2013)
Attachment 14:	Anticipated Loss Ratio (experience through December 31, 2013)
Attachment 15:	Nationwide Restated Experience Projections (experience through December 31, 2013)
Attachment 16:	Virginia-Specific Restated Experience Projections (experience through December 31, 2013)
Attachment 17:	Nationwide 60%/80% Loss Ratio Test (experience through December 31, 2013)
Attachment 18:	Nationwide A:E Experience by Calendar Year (experience through December 31, 2013)
Attachment 19:	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 Nursing Facility Only 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	569,253	0	0	0.0%	968	1,746,370	0	0	0.0%				0.0102		0.9898		7.50%	3.0678
	1998	1,814,209	6,979	26,493	1.5%	1,674	5,177,381	19,916	75,606	1.5%				0.0440		0.9560		7.50%	2.8538
	1999	2,201,650	32,515	16,223	0.7%	1,652	5,844,705	86,317	43,066	0.7%				0.0412		0.9588		7.50%	2.6547
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,264,158	139,973	666,293	12.7%				0.0436		0.9564		7.50%	2.4695
	2001	2,067,302	131,063	420,143	20.3%	1,517	4,748,990	301,078	965,149	20.3%				0.0399		0.9601		7.50%	2.2972
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,323,594	483,414	1,060,496	24.5%				0.0277		0.9723		7.50%	2.1369
	2003	1,976,906	472,541	672,297	34.0%	1,438	3,929,764	939,334	1,336,416	34.0%				0.0251		0.9749		7.50%	1.9878
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,571,444	1,139,862	3,387,335	94.8%				0.0355		0.9645		7.50%	1.8491
	2005	1,867,359	798,482	1,597,635	85.6%	1,322	3,212,116	1,373,500	2,748,155	85.6%				0.0469		0.9531		7.50%	1.7201
	2006	1,817,205	676,228	1,540,685	84.8%	1,283	2,907,763	1,082,051	2,465,295	84.8%				0.0295		0.9705		7.50%	1.6001
	2007	1,778,361	535,805	2,516,956	141.5%	1,237	2,647,077	797,542	3,746,469	141.5%				0.0359		0.9641		7.50%	1.4885
	2008	1,720,273	2,792,274	3,542,340	205.9%	1,170	2,381,966	3,866,306	4,904,880	205.9%				0.0542		0.9458		7.50%	1.3846
	2009	1,653,318	3,663,197	2,668,232	161.4%	1,122	2,129,542	4,718,348	3,436,791	161.4%				0.0410		0.9590		7.50%	1.2880
	2010	1,856,385	3,641,555	3,085,614	166.2%	1,059	2,224,279	4,363,230	3,697,114	166.2%				0.0561		0.9439		7.50%	1.1982
	2011	1,938,581	3,103,159	1,985,744	102.4%	978	2,160,711	3,458,731	2,213,277	102.4%				0.0765		0.9235		7.50%	1.1146
	2012	1,776,738	3,163,351	3,299,053	185.7%	929	1,842,162	3,279,833	3,420,531	185.7%				0.0501		0.9499		7.50%	1.0368
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,622,033	3,052,839	3,427,909	211.3%	1.0000	1.1382	1.0000	0.0638	0.0000	0.9362	0.9465	7.50%	0.9645
	2014	1,547,461	3,957,650	3,622,612	234.1%	810	1,388,376	3,550,788	3,250,193	234.1%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	7.50%	0.8972
	2015	1,413,328	4,172,724	3,627,705	256.7%	749	1,179,565	3,482,560	3,027,686	256.7%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	7.50%	0.8346
	2016	1,280,969	4,080,502	3,585,257	279.9%	689	994,510	3,167,991	2,783,496	279.9%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	7.50%	0.7764
	2017	1,151,434	3,922,697	3,477,797	302.0%	628	831,574	2,833,001	2,511,691	302.0%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	7.50%	0.7222
	2018	1,026,460	3,748,749	3,320,828	323.5%	570	689,597	2,518,487	2,231,001	323.5%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	7.50%	0.6718
	2019	908,806	3,587,410	3,147,220	346.3%	514	567,958	2,241,950	1,966,854	346.3%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	7.50%	0.6249
	2020	799,655	3,416,665	2,970,747	371.5%	461	464,878	1,986,273	1,727,039	371.5%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	7.50%	0.5813
	2021	699,212	3,238,403	2,788,285	398.8%	412	378,126	1,751,294	1,507,875	398.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	7.50%	0.5408
	2022	607,519	3,054,888	2,603,017	428.5%	365	305,618	1,536,791	1,309,473	428.5%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	7.50%	0.5031
	2023	524,481	2,868,626	2,417,373	460.9%	323	245,438	1,342,410	1,131,240	460.9%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	7.50%	0.4680
	2024	449,889	2,681,200	2,231,858	496.1%	283	195,843	1,167,164	971,559	496.1%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	7.50%	0.4353
	2025	383,431	2,493,077	2,045,092	533.4%	248	155,268	1,009,555	828,146	533.4%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	7.50%	0.4049
	2026	324,710	2,304,754	1,862,006	573.4%	215	122,316	868,181	701,402	573.4%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	7.50%	0.3767
	2027	273,258	2,118,459	1,685,110	616.7%	186	95,752	742,331	590,480	616.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	7.50%	0.3504
	2028	228,549	1,936,847	1,520,083	665.1%	160	74,499	631,341	495,491	665.1%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	7.50%	0.3260
	2029	190,020	1,762,469	1,364,227	717.9%	137	57,618	534,419	413,663	717.9%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	7.50%	0.3032
	2030	157,083	1,597,152	1,222,613	778.3%	117	44,308	450,503	344,859	778.3%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	7.50%	0.2821
	2031	129,146	1,442,411	1,093,121	846.4%	99	33,886	378,471	286,822	846.4%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	7.50%	0.2624
	2032	105,626	1,298,526	974,151	922.3%	84	25,781	316,946	237,772	922.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	7.50%	0.2441
	2033	85,967	1,165,160	863,589	1004.6%	71	19,519	264,553	196,080	1004.6%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	7.50%	0.2271
	2034	69,645	1,041,738	762,222	1094.4%	59	14,710	220,027	160,990	1094.4%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	7.50%	0.2112
	2035	56,182	928,204	670,367	1193.2%	50	11,038	182,370	131,711	1193.2%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	7.50%	0.1965
	2036	45,145	824,631	589,377	1305.5%	41	8,251	150,717	107,720	1305.5%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	7.50%	0.1828
	2037	36,148	730,903	516,287	1428.3%	34	6,146	124,266	87,778	1428.3%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	7.50%	0.1700
	2038	28,854	646,512	452,159	1567.1%	28	4,563	102,249	71,511	1567.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	7.50%	0.1582
	2039	22,972	570,898	395,135	1720.1%	24	3,380	83,991	58,133	1720.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	7.50%	0.1471
	2040	18,249	503,136	344,508	1887.8%	19	2,497	68,858	47,148	1887.8%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	7.50%	0.1369
	2041	14,472	442,482	299,648	2070.5%	16	1,842	56,332	38,148	2070.5%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	7.50%	0.1273
	2042	11,461	388,296	260,070	2269.2%	13	1,357	45,985	30,799	2269.2%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	7.50%	0.1184
	2043	9,066	340,160	226,377	2497.0%	11	999	37,474	24,939	2497.0%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	7.50%	0.1102
	2044	7,163	297,729	197,367	2755.3%	9	734	30,511	20,226	2755.3%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	7.50%	0.1025
	2045	5,653	260,848	173,690	3072.7%	7	539	24,866	16,558	3072.7%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	7.50%	0.0953
	2046	4,453	229,215	153,067	3437.2%	6	395	20,326	13,574	3437.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	7.50%	0.0887
	2047	3,501	201,908	133,976	3827.1%	5	289	16,656	11,052	3827.1%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	7.50%	0.0825
	2048	2,744	177,753	115,662	4214.9%	4	211	13,640	8,875	4214.9%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	7.50%	0.0767
	2049	2,143	155,854	98,545	4598.4%	3	153	11,125	7,034	4598.4%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	7.50%	0.0714
	2050	1,666	135,832	83,180	4993.3%	2	111	9,020	5,523	4993.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	7.50%	0.0664
	2051	1,288	117,539	69,635	5408.3%	2	80	7,260	4,301	5408.3%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	7.50%	0.0618
	2052	988	100,859	57,010	5767.8%	1	57	5,795	3,276	5767.8%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	7.50%	0.0575
	Past	29,123,906	19,916,477	23,969,332	82.3%	20,791	54,112,021	26,049,433	34,166,871	63.1%									
	Future	14,310,556	66,108,118	55,575,106	388.4%	8,324	9,549,815	35,039,315	30,790,028	322.4%									
	Lifetime	43,434,462	86,024,595	79,544,437	183.1%	29,115	63,661,836	61,088,748	64,956,899	102.0%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	968	1,746,370	0	0	0.0%				0.0102		0.9898		7.50%	3.0678
	1998	1,814,209	6,979	26,493	1.5%	1,674	5,177,381	19,916	75,606	1.5%				0.0440		0.9560		7.50%	2.8538
	1999	2,201,650	32,515	16,223	0.7%	1,652	5,844,705	86,317	43,066	0.7%				0.0412		0.9588		7.50%	2.6547
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,264,158	139,973	666,293	12.7%				0.0436		0.9564		7.50%	2.4695
	2001	2,067,302	131,063	420,143	20.3%	1,517	4,748,990	301,078	965,149	20.3%				0.0399		0.9601		7.50%	2.2972
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,323,594	483,414	1,060,496	24.5%				0.0277		0.9723		7.50%	2.1369
	2003	1,976,906	472,541	672,297	34.0%	1,438	3,929,764	939,334	1,336,416	34.0%				0.0251		0.9749		7.50%	1.9878
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,571,444	1,139,862	3,387,335	94.8%				0.0355		0.9645		7.50%	1.8491
	2005	1,867,359	798,482	1,597,635	85.6%	1,322	3,212,116	1,373,500	2,748,155	85.6%				0.0469		0.9531		7.50%	1.7201
	2006	1,817,205	676,228	1,540,685	84.8%	1,283	2,907,763	1,082,051	2,465,295	84.8%				0.0295		0.9705		7.50%	1.6001
	2007	1,778,361	535,805	2,516,956	141.5%	1,237	2,647,077	797,542	3,746,469	141.5%				0.0359		0.9641		7.50%	1.4885
	2008	1,720,273	2,792,274	3,542,340	205.9%	1,170	2,381,966	3,866,306	4,904,880	205.9%				0.0542		0.9458		7.50%	1.3846
	2009	1,653,318	3,663,197	2,668,232	161.4%	1,122	2,129,542	4,718,348	3,436,791	161.4%				0.0410		0.9590		7.50%	1.2880
	2010	1,856,385	3,641,555	3,085,614	166.2%	1,059	2,224,279	4,363,230	3,697,114	166.2%				0.0561		0.9439		7.50%	1.1982
	2011	1,938,581	3,103,159	1,985,744	102.4%	978	2,160,711	3,458,731	2,213,277	102.4%				0.0765		0.9235		7.50%	1.1146
	2012	1,776,738	3,163,351	3,299,053	185.7%	929	1,842,162	3,279,833	3,420,531	185.7%				0.0501		0.9499		7.50%	1.0368
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,622,033	3,052,839	3,427,909	211.3%	1.0000	1.1382	1.0000	0.0638	0.0000	0.9362	0.9465	7.50%	0.9645
	2014	1,860,386	3,937,171	3,523,664	189.4%	793	1,669,130	3,532,414	3,161,417	189.4%	1.2631	1.1065	1.0093	0.0693	0.0200	0.9121	0.8878	7.50%	0.8972
	2015	1,973,715	4,096,890	3,437,550	174.2%	734	1,647,264	3,419,268	2,868,983	174.2%	1.1876	1.0876	1.0178	0.0748	0.0000	0.9252	0.8813	7.50%	0.8346
	2016	1,788,875	3,948,051	3,397,327	189.9%	675	1,388,834	3,065,160	2,637,593	189.9%	1.0000	1.0713	1.0178	0.0807	0.0000	0.9193	0.9063	7.50%	0.7764
	2017	1,607,979	3,758,039	3,295,501	204.9%	616	1,161,294	2,714,084	2,380,035	204.9%	1.0000	1.0603	1.0178	0.0875	0.0000	0.9125	0.8989	7.50%	0.7222
	2018	1,433,452	3,572,181	3,146,759	219.5%	558	963,023	2,399,866	2,114,058	219.5%	1.0000	1.0524	1.0178	0.0934	0.0000	0.9066	0.8915	7.50%	0.6718
	2019	1,269,148	3,410,045	2,982,252	235.0%	504	793,154	2,131,106	1,863,757	235.0%	1.0000	1.0517	1.0178	0.0980	0.0000	0.9020	0.8854	7.50%	0.6249
	2020	1,116,719	3,243,840	2,815,029	252.1%	452	649,203	1,885,801	1,636,513	252.1%	1.0000	1.0540	1.0178	0.1027	0.0000	0.8973	0.8799	7.50%	0.5813
	2021	976,451	3,072,774	2,642,131	270.6%	403	528,054	1,661,723	1,428,836	270.6%	1.0000	1.0546	1.0178	0.1074	0.0000	0.8926	0.8744	7.50%	0.5408
	2022	848,401	2,897,500	2,466,574	290.7%	358	426,796	1,457,616	1,240,834	290.7%	1.0000	1.0557	1.0178	0.1121	0.0000	0.8879	0.8689	7.50%	0.5031
	2023	732,439	2,720,106	2,290,661	312.7%	316	342,754	1,272,908	1,071,944	312.7%	1.0000	1.0569	1.0178	0.1168	0.0000	0.8832	0.8633	7.50%	0.4680
	2024	628,271	2,541,914	2,114,870	336.6%	278	273,495	1,106,531	920,633	336.6%	1.0000	1.0575	1.0178	0.1216	0.0000	0.8784	0.8578	7.50%	0.4353
	2025	535,462	2,363,271	1,937,893	361.9%	243	216,832	956,991	784,737	361.9%	1.0000	1.0563	1.0178	0.1262	0.0000	0.8738	0.8523	7.50%	0.4049
	2026	453,458	2,184,567	1,764,405	389.1%	211	170,814	822,908	664,636	389.1%	1.0000	1.0563	1.0178	0.1308	0.0000	0.8692	0.8469	7.50%	0.3767
	2027	381,605	2,007,862	1,596,781	418.4%	182	133,718	703,576	559,529	418.4%	1.0000	1.0566	1.0178	0.1352	0.0000	0.8648	0.8415	7.50%	0.3504
	2028	319,169	1,835,639	1,440,404	451.3%	157	104,037	598,351	469,519	451.3%	1.0000	1.0597	1.0178	0.1395	0.0000	0.8605	0.8364	7.50%	0.3260
	2029	265,363	1,670,307	1,292,718	487.2%	134	80,464	506,473	391,980	487.2%	1.0000	1.0606	1.0178	0.1437	0.0000	0.8563	0.8314	7.50%	0.3032
	2030	219,367	1,513,588	1,158,527	528.1%	115	61,876	426,933	326,782	528.1%	1.0000	1.0651	1.0178	0.1476	0.0000	0.8524	0.8267	7.50%	0.2821
	2031	180,352	1,366,908	1,035,823	574.3%	97	47,322	358,660	271,787	574.3%	1.0000	1.0685	1.0178	0.1513	0.0000	0.8487	0.8221	7.50%	0.2624
	2032	147,507	1,230,530	923,089	625.8%	82	36,004	300,350	225,309	625.8%	1.0000	1.0705	1.0178	0.1548	0.0000	0.8452	0.8179	7.50%	0.2441
	2033	120,053	1,104,131	818,322	681.6%	69	27,258	250,696	185,802	681.6%	1.0000	1.0702	1.0178	0.1581	0.0000	0.8419	0.8139	7.50%	0.2271
	2034	97,260	987,162	722,269	742.6%	58	20,542	208,500	152,552	742.6%	1.0000	1.0704	1.0178	0.1611	0.0000	0.8389	0.8101	7.50%	0.2112
	2035	78,459	879,568	635,228	809.6%	49	15,415	172,814	124,807	809.6%	1.0000	1.0712	1.0178	0.1639	0.0000	0.8361	0.8067	7.50%	0.1965
	2036	63,044	781,418	558,484	885.9%	40	11,523	142,818	102,073	885.9%	1.0000	1.0750	1.0178	0.1665	0.0000	0.8335	0.8035	7.50%	0.1828
	2037	50,480	692,597	489,225	969.1%	34	8,582	117,753	83,177	969.1%	1.0000	1.0749	1.0178	0.1689	0.0000	0.8311	0.8007	7.50%	0.1700
	2038	40,295	612,627	428,458	1063.3%	28	6,373	96,890	67,763	1063.3%	1.0000	1.0780	1.0178	0.1712	0.0000	0.8288	0.7982	7.50%	0.1582
	2039	32,080	540,975	374,423	1167.2%	23	4,720	79,589	55,086	1167.2%	1.0000	1.0785	1.0178	0.1733	0.0000	0.8267	0.7961	7.50%	0.1471
	2040	25,484	476,764	326,450	1281.0%	19	3,488	65,249	44,677	1281.0%	1.0000	1.0783	1.0178	0.1754	0.0000	0.8246	0.7944	7.50%	0.1369
	2041	20,210	419,289	283,941	1404.9%	16	2,573	53,379	36,148	1404.9%	1.0000	1.0776	1.0178	0.1774	0.0000	0.8226	0.7930	7.50%	0.1273
	2042	16,005	367,943	246,437	1539.7%	13	1,895	43,574	29,185	1539.7%	1.0000	1.0768	1.0178	0.1794	0.0000	0.8206	0.7919	7.50%	0.1184
	2043	12,661	322,329	214,511	1694.3%	10	1,395	35,509	23,631	1694.3%	1.0000	1.0811	1.0178	0.1817	0.0000	0.8183	0.7910	7.50%	0.1102
	2044	10,003	282,123	187,022	1869.6%	9	1,025	28,912	19,166	1869.6%	1.0000	1.0841	1.0178	0.1842	0.0000	0.8158	0.7901	7.50%	0.1025
	2045	7,894	247,176	164,586	2085.0%	7	753	23,563	15,690	2085.0%	1.0000	1.0957	1.0178	0.1871	0.0000	0.8129	0.7891	7.50%	0.0953
	2046	6,219	217,200	145,044	2332.3%	6	551	19,261	12,862	2332.3%	1.0000	1.0990	1.0178	0.1904	0.0000	0.8096	0.7878	7.50%	0.0887
	2047	4,889	191,324	126,953	2596.8%	5	403	15,783	10,473	2596.8%	1.0000	1.0939	1.0178	0.1942	0.0000	0.8058	0.7861	7.50%	0.0825
	2048	3,832	168,435	109,599	2860.0%	4	294	12,925	8,410	2860.0%	1.0000	1.0821	1.0178	0.1987	0.0000	0.8013	0.7839	7.50%	0.0767
	2049	2,993	147,685	93,379	3120.2%	3	214	10,542	6,666	3120.2%	1.0000	1.0719	1.0178	0.2038	0.0000	0.7962	0.7810	7.50%	0.0714
	2050	2,326	128,712	78,820	3388.1%	2	154	8,547	5,234	3388.1%	1.0000	1.0669	1.0178	0.2095	0.0000	0.7905	0.7773	7.50%	0.0664
	2051	1,798	111,378	65,985	3669.7%	2	111	6,880	4,076	3669.7%	1.0000	1.0642	1.0178	0.2160	0.0000	0.7840	0.7729	7.50%	0.0618
	2052	1,380	95,573	54,021	3913.7%	1	79	5,492	3,104	3913.7%	1.0000	1.0478	1.0178	0.2231	0.0000	0.7769	0.7677	7.50%	0.0575
	Past	29,123,906	19,916,477	23,969,332	82.3%	20,791	54,112,021	26,049,433	34,166,871	63.1%									
	Future	19,017,245	63,310,844	52,939,245	278.4%	8,175	12,423,452	33,772,233	29,437,370	237.0%									
	Lifetime	48,141,151	83,227,320	76,908,577	159.8%	28,966	66,535,473	59,821,666	63,604,241	95.6%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	141,436	0	0	0.0%				0.0000		1.0000		7.50%	3.0678
	1998	96,958	0	0	0.0%	57	276,698	0	0	0.0%				0.0339		0.9661		7.50%	2.8538
	1999	106,061	0	0	0.0%	57	281,560	0	0	0.0%				0.0500		0.9500		7.50%	2.6547
	2000	97,197	0	0	0.0%	56	240,027	0	0	0.0%				0.0175		0.9825		7.50%	2.4695
	2001	95,681	17,592	163,419	170.8%	54	219,797	40,411	375,406	170.8%				0.0357		0.9643		7.50%	2.2972
	2002	89,726	90,218	61,772	68.8%	52	191,737	192,790	132,002	68.8%				0.0370		0.9630		7.50%	2.1369
	2003	82,941	89,996	193,730	233.6%	49	164,874	178,898	385,103	233.6%				0.0577		0.9423		7.50%	1.9878
	2004	78,485	71,673	243,163	309.8%	46	145,130	132,534	449,645	309.8%				0.0612		0.9388		7.50%	1.8491
	2005	75,198	43,438	3,340	4.4%	45	129,351	74,720	5,745	4.4%				0.0217		0.9783		7.50%	1.7201
	2006	71,789	15,042	0	0.0%	42	114,872	24,068	0	0.0%				0.0667		0.9333		7.50%	1.6001
	2007	69,801	0	0	0.0%	41	103,898	0	0	0.0%				0.0238		0.9762		7.50%	1.4885
	2008	69,852	275,091	0	0.0%	41	96,720	380,902	0	0.0%				0.0000		1.0000		7.50%	1.3846
	2009	67,410	268,469	0	0.0%	39	86,827	345,799	0	0.0%				0.0488		0.9512		7.50%	1.2880
	2010	59,564	0	1,100	1.8%	36	71,368	0	1,318	1.8%				0.0769		0.9231		7.50%	1.1982
	2011	57,535	0	4,718	8.2%	34	64,128	0	5,259	8.2%				0.0556		0.9444		7.50%	1.1146
	2012	56,000	30,945	169,552	302.8%	33	58,062	32,084	175,795	302.8%				0.0294		0.9706		7.50%	1.0368
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	52,699	63,850	108,682	206.2%	1.0000	0.6811	1.0000	0.0483	0.0000	0.9517	0.9757	7.50%	0.9645
	2014	51,443	98,878	118,239	229.8%	30	46,154	88,713	106,084	229.8%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	7.50%	0.8972
	2015	48,193	117,884	124,775	258.9%	28	40,222	98,386	104,138	258.9%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	7.50%	0.8346
	2016	44,920	126,932	129,199	287.6%	26	34,875	98,547	100,307	287.6%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	7.50%	0.7764
	2017	41,613	131,340	133,143	320.0%	25	30,053	94,855	96,157	320.0%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	7.50%	0.7222
	2018	38,329	135,263	136,698	356.6%	23	25,750	90,873	91,837	356.6%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	7.50%	0.6718
	2019	35,132	138,449	140,254	399.2%	21	21,956	86,524	87,652	399.2%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	7.50%	0.6249
	2020	32,065	142,189	144,678	451.2%	20	18,641	82,661	84,108	451.2%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	7.50%	0.5813
	2021	29,139	146,160	147,821	507.3%	18	15,758	79,042	79,940	507.3%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	7.50%	0.5408
	2022	26,363	149,716	149,406	566.7%	17	13,262	75,316	75,160	566.7%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	7.50%	0.5031
	2023	23,741	152,162	149,039	627.8%	15	11,110	71,206	69,744	627.8%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	7.50%	0.4680
	2024	21,278	153,223	147,669	694.0%	14	9,263	66,700	64,282	694.0%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	7.50%	0.4353
	2025	18,976	153,042	145,522	766.9%	12	7,684	61,973	58,928	766.9%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	7.50%	0.4049
	2026	16,834	151,771	142,446	846.2%	11	6,341	57,171	53,658	846.2%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	7.50%	0.3767
	2027	14,854	149,586	138,312	931.1%	10	5,205	52,416	48,466	931.1%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	7.50%	0.3504
	2028	13,035	146,723	133,838	1026.8%	9	4,249	47,826	43,626	1026.8%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	7.50%	0.3260
	2029	11,375	143,149	128,050	1125.7%	8	3,449	43,406	38,827	1125.7%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	7.50%	0.3032
	2030	9,870	138,823	122,202	1238.2%	7	2,784	39,157	34,469	1238.2%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	7.50%	0.2821
	2031	8,515	133,599	114,868	1349.0%	6	2,234	35,055	30,140	1349.0%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	7.50%	0.2624
	2032	7,305	127,344	106,904	1463.5%	5	1,783	31,082	26,093	1463.5%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	7.50%	0.2441
	2033	6,232	120,074	97,890	1570.8%	5	1,415	27,263	22,226	1570.8%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	7.50%	0.2271
	2034	5,288	111,930	88,793	1679.0%	4	1,117	23,641	18,754	1679.0%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	7.50%	0.2112
	2035	4,465	103,259	79,623	1783.2%	4	877	20,288	15,644	1783.2%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	7.50%	0.1965
	2036	3,753	94,264	70,338	1874.3%	3	686	17,228	12,856	1874.3%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	7.50%	0.1828
	2037	3,141	85,192	61,712	1964.7%	3	534	14,484	10,492	1964.7%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	7.50%	0.1700
	2038	2,620	76,508	54,751	2090.1%	2	414	12,100	8,659	2090.1%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	7.50%	0.1582
	2039	2,178	68,590	49,039	2251.7%	2	320	10,091	7,215	2251.7%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	7.50%	0.1471
	2040	1,806	61,568	44,194	2447.3%	2	247	8,426	6,048	2447.3%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	7.50%	0.1369
	2041	1,494	55,381	39,642	2653.7%	1	190	7,051	5,047	2653.7%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	7.50%	0.1273
	2042	1,233	49,933	35,906	2912.3%	1	146	5,913	4,252	2912.3%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	7.50%	0.1184
	2043	1,015	45,187	32,712	3222.1%	1	112	4,978	3,604	3222.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	7.50%	0.1102
	2044	834	40,979	29,511	3538.7%	1	85	4,199	3,024	3538.7%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	7.50%	0.1025
	2045	683	37,267	26,984	3949.7%	1	65	3,553	2,572	3949.7%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	7.50%	0.0953
	2046	558	34,020	24,593	4406.6%	1	49	3,017	2,181	4406.6%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	7.50%	0.0887
	2047	455	31,131	22,314	4909.3%	1	37	2,568	1,841	4909.3%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	7.50%	0.0825
	2048	369	28,453	19,768	5357.4%	1	28	2,183	1,517	5357.4%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	7.50%	0.0767
	2049	298	25,852	17,249	5778.8%	1	21	1,845	1,231	5778.8%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	7.50%	0.0714
	2050	240	23,304	14,897	6195.1%	1	16	1,547	989	6195.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	7.50%	0.0664
	2051	193	20,813	12,653	6564.7%	1	12	1,286	782	6564.7%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	7.50%	0.0618
	2052	154	18,391	10,595	6901.2%	1	9	1,057	609	6901.2%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	7.50%	0.0575
	Past	1,220,301	902,463	840,794	68.9%	722	2,386,484	1,402,207	1,530,273	64.1%									
	Future	584,629	3,834,528	3,498,909	598.5%	373	359,856	1,537,478	1,531,841	425.7%									
	Lifetime	1,804,930	4,736,991	4,339,703	240.4%	1,095	2,746,340	2,939,685	3,062,114	111.5%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	141,436	0	0	0.0%				0.0000		1.0000		7.50%	3.0678
	1998	96,958	0	0	0.0%	57	276,698	0	0	0.0%				0.0339		0.9661		7.50%	2.8538
	1999	106,061	0	0	0.0%	57	281,560	0	0	0.0%				0.0500		0.9500		7.50%	2.6547
	2000	97,197	0	0	0.0%	56	240,027	0	0	0.0%				0.0175		0.9825		7.50%	2.4695
	2001	95,681	17,592	163,419	170.8%	54	219,797	40,411	375,406	170.8%				0.0357		0.9643		7.50%	2.2972
	2002	89,726	90,218	61,772	68.8%	52	191,737	192,790	132,002	68.8%				0.0370		0.9630		7.50%	2.1369
	2003	82,941	89,996	193,730	233.6%	49	164,874	178,898	385,103	233.6%				0.0577		0.9423		7.50%	1.9878
	2004	78,485	71,673	243,163	309.8%	46	145,130	132,534	449,645	309.8%				0.0612		0.9388		7.50%	1.8491
	2005	75,198	43,438	3,340	4.4%	45	129,351	74,720	5,745	4.4%				0.0217		0.9783		7.50%	1.7201
	2006	71,789	15,042	0	0.0%	42	114,872	24,068	0	0.0%				0.0667		0.9333		7.50%	1.6001
	2007	69,801	0	0	0.0%	41	103,898	0	0	0.0%				0.0238		0.9762		7.50%	1.4885
	2008	69,852	275,091	0	0.0%	41	96,720	380,902	0	0.0%				0.0000		1.0000		7.50%	1.3846
	2009	67,410	268,469	0	0.0%	39	86,827	345,799	0	0.0%				0.0488		0.9512		7.50%	1.2880
	2010	59,564	0	1,100	1.8%	36	71,368	0	1,318	1.8%				0.0769		0.9231		7.50%	1.1982
	2011	57,535	0	4,718	8.2%	34	64,128	0	5,259	8.2%				0.0556		0.9444		7.50%	1.1146
	2012	56,000	30,945	169,552	302.8%	33	58,062	32,084	175,795	302.8%				0.0294		0.9706		7.50%	1.0368
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	52,699	63,850	108,682	206.2%	1.0000	0.6811	1.0000	0.0483	0.0000	0.9517	0.9757	7.50%	0.9645
	2014	63,309	98,150	114,781	181.3%	29	56,801	88,060	102,981	181.3%	1.2938	1.1161	1.0099	0.0520	0.0200	0.9290	0.9037	7.50%	0.8972
	2015	67,302	115,317	118,235	175.7%	28	56,170	96,244	98,679	175.7%	1.1593	1.1138	1.0178	0.0559	0.0000	0.9441	0.9087	7.50%	0.8346
	2016	62,731	122,461	122,427	195.2%	26	48,703	95,075	95,049	195.2%	1.0000	1.0915	1.0178	0.0599	0.0000	0.9401	0.9321	7.50%	0.7764
	2017	58,113	125,565	126,164	217.1%	24	41,969	90,684	91,117	217.1%	1.0000	1.0930	1.0178	0.0654	0.0000	0.9346	0.9264	7.50%	0.7222
	2018	53,527	128,730	129,533	242.0%	23	35,961	86,483	87,023	242.0%	1.0000	1.0952	1.0178	0.0697	0.0000	0.9303	0.9211	7.50%	0.6718
	2019	49,062	131,495	132,902	270.9%	21	30,661	82,178	83,057	270.9%	1.0000	1.0998	1.0178	0.0734	0.0000	0.9266	0.9166	7.50%	0.6249
	2020	44,779	134,925	137,094	306.2%	19	26,032	78,438	79,699	306.2%	1.0000	1.1104	1.0178	0.0768	0.0000	0.9232	0.9127	7.50%	0.5813
	2021	40,693	138,623	140,072	344.2%	18	22,006	74,966	75,750	344.2%	1.0000	1.1046	1.0178	0.0804	0.0000	0.9196	0.9088	7.50%	0.5408
	2022	36,816	141,951	141,574	384.5%	16	18,521	71,410	71,220	384.5%	1.0000	1.0976	1.0178	0.0841	0.0000	0.9159	0.9047	7.50%	0.5031
	2023	33,155	144,242	141,226	426.0%	15	15,515	67,500	66,089	426.0%	1.0000	1.0883	1.0178	0.0878	0.0000	0.9122	0.9006	7.50%	0.4680
	2024	29,715	145,229	139,929	470.9%	13	12,935	63,220	60,913	470.9%	1.0000	1.0862	1.0178	0.0917	0.0000	0.9083	0.8963	7.50%	0.4353
	2025	26,499	145,046	137,894	520.4%	12	10,731	58,736	55,839	520.4%	1.0000	1.0857	1.0178	0.0958	0.0000	0.9042	0.8918	7.50%	0.4049
	2026	23,509	143,834	134,979	574.2%	11	8,856	54,181	50,846	574.2%	1.0000	1.0841	1.0178	0.0999	0.0000	0.9001	0.8871	7.50%	0.3767
	2027	20,744	141,758	131,062	631.8%	10	7,269	49,674	45,925	631.8%	1.0000	1.0811	1.0178	0.1041	0.0000	0.8959	0.8824	7.50%	0.3504
	2028	18,203	139,041	126,822	696.7%	9	5,934	45,322	41,339	696.7%	1.0000	1.0834	1.0178	0.1083	0.0000	0.8917	0.8775	7.50%	0.3260
	2029	15,885	135,652	121,338	763.9%	8	4,817	41,133	36,792	763.9%	1.0000	1.0772	1.0178	0.1124	0.0000	0.8876	0.8726	7.50%	0.3032
	2030	13,783	131,551	115,796	840.1%	7	3,888	37,106	32,662	840.1%	1.0000	1.0806	1.0178	0.1166	0.0000	0.8834	0.8677	7.50%	0.2821
	2031	11,891	126,600	108,847	915.3%	6	3,120	33,218	28,560	915.3%	1.0000	1.0704	1.0178	0.1207	0.0000	0.8793	0.8628	7.50%	0.2624
	2032	10,201	120,671	101,301	993.0%	5	2,490	29,454	24,726	993.0%	1.0000	1.0659	1.0178	0.1246	0.0000	0.8754	0.8579	7.50%	0.2441
	2033	8,703	113,781	92,759	1065.8%	5	1,976	25,834	21,061	1065.8%	1.0000	1.0545	1.0178	0.1283	0.0000	0.8717	0.8531	7.50%	0.2271
	2034	7,385	106,063	84,138	1139.3%	4	1,560	22,402	17,771	1139.3%	1.0000	1.0502	1.0178	0.1318	0.0000	0.8682	0.8486	7.50%	0.2112
	2035	6,236	97,847	75,449	1210.0%	3	1,225	19,225	14,824	1210.0%	1.0000	1.0435	1.0178	0.1349	0.0000	0.8651	0.8443	7.50%	0.1965
	2036	5,241	89,323	66,651	1271.8%	3	958	16,325	12,182	1271.8%	1.0000	1.0327	1.0178	0.1377	0.0000	0.8623	0.8405	7.50%	0.1828
	2037	4,387	80,726	58,477	1333.1%	3	746	13,725	9,942	1333.1%	1.0000	1.0299	1.0178	0.1402	0.0000	0.8598	0.8370	7.50%	0.1700
	2038	3,658	72,498	51,881	1418.2%	2	579	11,466	8,205	1418.2%	1.0000	1.0452	1.0178	0.1424	0.0000	0.8576	0.8340	7.50%	0.1582
	2039	3,041	64,994	46,468	1527.8%	2	447	9,562	6,836	1527.8%	1.0000	1.0585	1.0178	0.1445	0.0000	0.8555	0.8314	7.50%	0.1471
	2040	2,522	58,340	41,877	1660.6%	2	345	7,984	5,731	1660.6%	1.0000	1.0679	1.0178	0.1465	0.0000	0.8535	0.8292	7.50%	0.1369
	2041	2,086	52,479	37,564	1800.7%	1	266	6,681	4,782	1800.7%	1.0000	1.0654	1.0178	0.1487	0.0000	0.8513	0.8272	7.50%	0.1273
	2042	1,722	47,316	34,024	1976.1%	1	204	5,603	4,029	1976.1%	1.0000	1.0782	1.0178	0.1512	0.0000	0.8488	0.8253	7.50%	0.1184
	2043	1,418	42,819	30,997	2186.3%	1	156	4,717	3,415	2186.3%	1.0000	1.0870	1.0178	0.1541	0.0000	0.8459	0.8234	7.50%	0.1102
	2044	1,165	38,831	27,964	2401.2%	1	119	3,979	2,866	2401.2%	1.0000	1.0790	1.0178	0.1574	0.0000	0.8426	0.8214	7.50%	0.1025
	2045	954	35,313	25,569	2680.0%	1	91	3,366	2,437	2680.0%	1.0000	1.0966	1.0178	0.1613	0.0000	0.8387	0.8192	7.50%	0.0953
	2046	779	32,237	23,304	2990.1%	1	69	2,859	2,067	2990.1%	1.0000	1.0962	1.0178	0.1655	0.0000	0.8345	0.8169	7.50%	0.0887
	2047	635	29,499	21,145	3331.2%	1	52	2,433	1,744	3331.2%	1.0000	1.0946	1.0178	0.1701	0.0000	0.8299	0.8144	7.50%	0.0825
	2048	515	26,961	18,732	3635.2%	1	40	2,069	1,437	3635.2%	1.0000	1.0722	1.0178	0.1751	0.0000	0.8249	0.8118	7.50%	0.0767
	2049	417	24,497	16,345	3921.2%	1	30	1,749	1,167	3921.2%	1.0000	1.0598	1.0178	0.1804	0.0000	0.8196	0.8089	7.50%	0.0714
	2050	336	22,082	14,116	4203.6%	1	22	1,466	937	4203.6%	1.0000	1.0533	1.0178	0.1863	0.0000	0.8137	0.8056	7.50%	0.0664
	2051	269	19,722	11,990	4454.4%	1	17	1,218	741	4454.4%	1.0000	1.0411	1.0178	0.1929	0.0000	0.8071	0.8016	7.50%	0.0618
	2052	214	17,427	10,040	4682.7%	1	12	1,001	577	4682.7%	1.0000	1.0329	1.0178	0.2002	0.0000	0.7998	0.7965	7.50%	0.0575
	Past	1,220,301	902,463	840,794	68.9%	722	2,386,484	1,402,207	1,530,273	64.1%									
	Future	786,240	3,649,797	3,324,152	422.8%	366	473,991	1,470,597	1,459,701	308.0%									
	Lifetime	2,006,541	4,552,260	4,164,946	207.6%	1,088	2,860,475	2,872,803	2,989,975	104.5%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	569,253	0	77,899	13.7%
1998	1,814,209	26,493	695,997	39.8%
1999	2,201,650	16,223	1,437,768	66.0%
2000	2,131,685	269,811	1,495,089	82.8%
2001	2,067,302	420,143	1,421,617	89.1%
2002	2,023,280	496,272	1,444,819	95.9%
2003	1,976,906	672,297	1,417,420	105.7%
2004	1,931,398	1,831,834	1,336,382	164.0%
2005	1,867,359	1,597,635	1,204,327	150.0%
2006	1,817,205	1,540,685	1,305,127	156.6%
2007	1,778,361	2,516,956	1,219,786	210.1%
2008	1,720,273	3,542,340	900,280	258.3%
2009	1,653,318	2,668,232	1,017,874	223.0%
2010	1,856,385	3,085,614	715,948	204.8%
2011	1,938,581	1,985,744	218,601	113.7%
2012	1,776,738	3,299,053	699,592	225.1%
Total	29,123,906	23,969,332	16,608,527	139.3%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	46,103	0	11,583	25.1%
1998	96,958	0	51,523	53.1%
1999	106,061	0	66,119	62.3%
2000	97,197	0	68,317	70.3%
2001	95,681	163,419	63,952	237.6%
2002	89,726	61,772	56,437	131.7%
2003	82,941	193,730	41,432	283.5%
2004	78,485	243,163	65,421	393.2%
2005	75,198	3,340	75,915	105.4%
2006	71,789	0	47,364	66.0%
2007	69,801	0	68,063	97.5%
2008	69,852	0	88,488	126.7%
2009	67,410	0	46,989	69.7%
2010	59,564	1,100	1,430	4.2%
2011	57,535	4,718	25,226	52.0%
2012	56,000	169,552	61,476	412.6%
Total	1,220,301	840,794	839,734	137.7%

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

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	0	0	0	0	
1998	26,493	26,493	0	0	
1999	16,223	16,223	0	0	
2000	269,811	269,811	0	0	
2001	420,143	420,143	0	0	
2002	496,272	496,272	0	0	
2003	672,297	672,297	0	0	
2004	1,831,834	1,831,834	0	0	
2005	1,597,635	1,462,807	0	134,828	
2006	1,540,685	1,451,525	0	89,159	
2007	2,516,956	2,306,277	0	210,679	
2008	3,542,340	2,924,909	0	617,431	
2009	2,668,232	2,089,373	0	578,859	
2010	3,085,614	1,779,073	48,854	1,257,687	
2011	1,985,744	758,057	209,618	1,018,068	
2012	3,299,053	379,371	1,102,458	1,817,224	16,608,527
Total	23,969,332	16,884,465	1,360,930	5,723,937	16,608,527

** 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 Nursing Facility Only Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	30,790,028
2	Active Life Reserves at 12/31/2012:	16,608,527
3	Present Value of Future Premium:	9,549,815
	Anticipated Loss Ratio = (1 - 2) / 3:	**148.5%**

Nationwide Experience
With 50.0% Increase

1	Present Value of Future Claims:	29,437,370
2	Active Life Reserves at 12/31/2012:	16,608,527
3	Present Value of Future Premium:	12,423,452
	Anticipated Loss Ratio = (1 - 2) / 3:	**103.3%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	1,531,841
2	Active Life Reserves at 12/31/2012:	839,734
3	Present Value of Future Premium:	359,856
	Anticipated Loss Ratio = (1 - 2) / 3:	**192.3%**

Virginia-Specific Experience
With 50.0% Increase

1	Present Value of Future Claims:	1,459,701
2	Active Life Reserves at 12/31/2012:	839,734
3	Present Value of Future Premium:	473,991
	Anticipated Loss Ratio = (1 - 2) / 3:	**130.8%**

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 Nursing Facility Only 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	1,186,892	0	0	0.0%	968	3,641,182	0	0	0.0%				0.0102		0.9898		7.50%	3.0678
	1998	3,782,626	6,979	26,493	0.7%	1,674	10,794,838	19,916	75,606	0.7%				0.0440		0.9560		7.50%	2.8538
	1999	4,590,441	32,515	16,223	0.4%	1,652	12,186,210	86,317	43,066	0.4%				0.0412		0.9588		7.50%	2.6547
	2000	4,444,564	56,681	269,811	6.1%	1,580	10,975,770	139,973	666,293	6.1%				0.0436		0.9564		7.50%	2.4695
	2001	4,310,325	131,063	420,143	9.7%	1,517	9,901,645	301,078	965,149	9.7%				0.0399		0.9601		7.50%	2.2972
	2002	4,218,539	226,220	496,272	11.8%	1,475	9,014,693	483,414	1,060,496	11.8%				0.0277		0.9723		7.50%	2.1369
	2003	4,121,849	472,541	672,297	16.3%	1,438	8,193,557	939,334	1,336,416	16.3%				0.0251		0.9749		7.50%	1.9878
	2004	4,026,966	616,425	1,831,834	45.5%	1,387	7,446,461	1,139,862	3,387,335	45.5%				0.0355		0.9645		7.50%	1.8491
	2005	3,893,443	798,482	1,597,635	41.0%	1,322	6,697,262	1,373,500	2,748,155	41.0%				0.0469		0.9531		7.50%	1.7201
	2006	3,788,873	676,228	1,540,685	40.7%	1,283	6,062,686	1,082,051	2,465,295	40.7%				0.0295		0.9705		7.50%	1.6001
	2007	3,707,884	535,805	2,516,956	67.9%	1,237	5,519,156	797,542	3,746,469	67.9%				0.0359		0.9641		7.50%	1.4885
	2008	3,586,770	2,792,274	3,542,340	98.8%	1,170	4,966,399	3,866,306	4,904,880	98.8%				0.0542		0.9458		7.50%	1.3846
	2009	3,447,169	3,663,197	2,668,232	77.4%	1,122	4,440,094	4,718,348	3,436,791	77.4%				0.0410		0.9590		7.50%	1.2880
	2010	3,277,982	3,641,555	3,085,614	94.1%	1,059	3,927,604	4,363,230	3,697,114	94.1%				0.0561		0.9439		7.50%	1.1982
	2011	2,998,473	3,103,159	1,985,744	66.2%	978	3,342,050	3,458,731	2,213,277	66.2%				0.0765		0.9235		7.50%	1.1146
	2012	2,748,144	3,163,351	3,299,053	120.0%	929	2,849,337	3,279,833	3,420,531	120.0%				0.0501		0.9499		7.50%	1.0368
Projected Future Experience	2013	2,601,239	3,165,251	3,554,132	136.6%	870	2,508,857	3,052,839	3,427,909	136.6%	1.0000	1.1382	1.0000	0.0638	0.0000	0.9362	0.9465	7.50%	0.9645
	2014	2,393,514	3,957,650	3,622,612	151.4%	810	2,147,451	3,550,788	3,250,193	151.4%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	7.50%	0.8972
	2015	2,186,046	4,172,724	3,627,705	165.9%	749	1,824,476	3,482,560	3,027,686	165.9%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	7.50%	0.8346
	2016	1,981,321	4,080,502	3,585,257	181.0%	689	1,538,244	3,167,991	2,783,496	181.0%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	7.50%	0.7764
	2017	1,780,964	3,922,697	3,477,797	195.3%	628	1,286,225	2,833,001	2,511,691	195.3%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	7.50%	0.7222
	2018	1,587,662	3,748,749	3,320,828	209.2%	570	1,066,624	2,518,487	2,231,001	209.2%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	7.50%	0.6718
	2019	1,405,682	3,587,410	3,147,220	223.9%	514	878,481	2,241,950	1,966,854	223.9%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	7.50%	0.6249
	2020	1,236,855	3,416,665	2,970,747	240.2%	461	719,044	1,986,273	1,727,039	240.2%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	7.50%	0.5813
	2021	1,081,497	3,238,403	2,788,285	257.8%	412	584,862	1,751,294	1,507,875	257.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	7.50%	0.5408
	2022	939,671	3,054,888	2,603,017	277.0%	365	472,711	1,536,791	1,309,473	277.0%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	7.50%	0.5031
	2023	811,234	2,868,626	2,417,373	298.0%	323	379,627	1,342,410	1,131,240	298.0%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	7.50%	0.4680
	2024	695,860	2,681,200	2,231,858	320.7%	283	302,918	1,167,164	971,559	320.7%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	7.50%	0.4353
	2025	593,067	2,493,077	2,045,092	344.8%	248	240,159	1,009,555	828,146	344.8%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	7.50%	0.4049
	2026	502,241	2,304,754	1,862,006	370.7%	215	189,190	868,181	701,402	370.7%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	7.50%	0.3767
	2027	422,658	2,118,459	1,685,110	398.7%	186	148,104	742,331	590,480	398.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	7.50%	0.3504
	2028	353,505	1,936,847	1,520,083	430.0%	160	115,230	631,341	495,491	430.0%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	7.50%	0.3260
	2029	293,911	1,762,469	1,364,227	464.2%	137	89,120	534,419	413,663	464.2%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	7.50%	0.3032
	2030	242,966	1,597,152	1,222,613	503.2%	117	68,533	450,503	344,859	503.2%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	7.50%	0.2821
	2031	199,754	1,442,411	1,093,121	547.2%	99	52,413	378,471	286,822	547.2%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	7.50%	0.2624
	2032	163,376	1,298,526	974,151	596.3%	84	39,877	316,946	237,772	596.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	7.50%	0.2441
	2033	132,968	1,165,160	863,589	649.5%	71	30,191	264,553	196,080	649.5%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	7.50%	0.2271
	2034	107,723	1,041,738	762,222	707.6%	59	22,752	220,027	160,990	707.6%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	7.50%	0.2112
	2035	86,899	928,204	670,367	771.4%	50	17,074	182,370	131,711	771.4%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	7.50%	0.1965
	2036	69,827	824,631	589,377	844.1%	41	12,762	150,717	107,720	844.1%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	7.50%	0.1828
	2037	55,911	730,903	516,287	923.4%	34	9,506	124,266	87,778	923.4%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	7.50%	0.1700
	2038	44,630	646,512	452,159	1013.1%	28	7,058	102,249	71,511	1013.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	7.50%	0.1582
	2039	35,531	570,898	395,135	1112.1%	24	5,227	83,991	58,133	1112.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	7.50%	0.1471
	2040	28,226	503,136	344,508	1220.5%	19	3,863	68,858	47,148	1220.5%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	7.50%	0.1369
	2041	22,384	442,482	299,648	1338.7%	16	2,850	56,332	38,148	1338.7%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	7.50%	0.1273
	2042	17,727	388,296	260,070	1467.1%	13	2,099	45,985	30,799	1467.1%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	7.50%	0.1184
	2043	14,023	340,160	226,377	1614.4%	11	1,545	37,474	24,939	1614.4%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	7.50%	0.1102
	2044	11,080	297,729	197,367	1781.4%	9	1,135	30,511	20,226	1781.4%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	7.50%	0.1025
	2045	8,743	260,848	173,690	1986.6%	7	833	24,866	16,558	1986.6%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	7.50%	0.0953
	2046	6,888	229,215	153,067	2222.2%	6	611	20,326	13,574	2222.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	7.50%	0.0887
	2047	5,415	201,908	133,976	2474.3%	5	447	16,656	11,052	2474.3%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	7.50%	0.0825
	2048	4,244	177,753	115,662	2725.0%	4	326	13,640	8,875	2725.0%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	7.50%	0.0767
	2049	3,315	155,854	98,545	2972.9%	3	237	11,125	7,034	2972.9%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	7.50%	0.0714
	2050	2,577	135,832	83,180	3228.3%	2	171	9,020	5,523	3228.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	7.50%	0.0664
	2051	1,992	117,539	69,635	3496.6%	2	123	7,260	4,301	3496.6%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	7.50%	0.0618
	2052	1,529	100,859	57,010	3729.0%	1	88	5,795	3,276	3729.0%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	7.50%	0.0575
	Past	58,130,940	19,916,477	23,969,332	41.2%	20,791	109,958,944	26,049,433	34,166,871	31.1%									
	Future	22,134,651	66,108,118	55,575,106	251.1%	8,324	14,771,041	35,039,315	30,790,028	208.4%									
	Lifetime	80,265,591	86,024,595	79,544,437	99.1%	29,115	124,729,985	61,088,748	64,956,899	52.1%									

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	96,125	0	0	0.0%	40	294,894	0	0	0.0%				0.0000		1.0000		7.50%	3.0678
	1998	202,157	0	0	0.0%	57	576,915	0	0	0.0%				0.0339		0.9661		7.50%	2.8538
	1999	220,489	0	0	0.0%	57	585,331	0	0	0.0%				0.0500		0.9500		7.50%	2.6547
	2000	202,614	0	0	0.0%	56	500,351	0	0	0.0%				0.0175		0.9825		7.50%	2.4695
	2001	198,010	17,592	163,419	82.5%	54	454,868	40,411	375,406	82.5%				0.0357		0.9643		7.50%	2.2972
	2002	183,203	90,218	61,772	33.7%	52	391,490	192,790	132,002	33.7%				0.0370		0.9630		7.50%	2.1369
	2003	170,887	89,996	193,730	113.4%	49	339,695	178,898	385,103	113.4%				0.0577		0.9423		7.50%	1.9878
	2004	163,383	71,673	243,163	148.8%	46	302,120	132,534	449,645	148.8%				0.0612		0.9388		7.50%	1.8491
	2005	156,340	43,438	3,340	2.1%	45	268,926	74,720	5,745	2.1%				0.0217		0.9783		7.50%	1.7201
	2006	148,855	15,042	0	0.0%	42	238,187	24,068	0	0.0%				0.0667		0.9333		7.50%	1.6001
	2007	145,022	0	0	0.0%	41	215,864	0	0	0.0%				0.0238		0.9762		7.50%	1.4885
	2008	143,820	275,091	0	0.0%	41	199,139	380,902	0	0.0%				0.0000		1.0000		7.50%	1.3846
	2009	136,423	268,469	0	0.0%	39	175,718	345,799	0	0.0%				0.0488		0.9512		7.50%	1.2880
	2010	123,683	0	1,100	0.9%	36	148,194	0	1,318	0.9%				0.0769		0.9231		7.50%	1.1982
	2011	114,849	0	4,718	4.1%	34	128,009	0	5,259	4.1%				0.0556		0.9444		7.50%	1.1146
	2012	87,980	30,945	169,552	192.7%	33	91,220	32,084	175,795	192.7%				0.0294		0.9706		7.50%	1.0368
Projected Future Experience	2013	81,959	66,201	112,684	137.5%	31	79,049	63,850	108,682	137.5%	1.0000	0.6811	1.0000	0.0483	0.0000	0.9517	0.9757	7.50%	0.9645
	2014	77,164	98,878	118,239	153.2%	30	69,231	88,713	106,084	153.2%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	7.50%	0.8972
	2015	72,290	117,884	124,775	172.6%	28	60,333	98,386	104,138	172.6%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	7.50%	0.8346
	2016	67,380	126,932	129,199	191.7%	26	52,312	98,547	100,307	191.7%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	7.50%	0.7764
	2017	62,420	131,340	133,143	213.3%	25	45,080	94,855	96,157	213.3%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	7.50%	0.7222
	2018	57,494	135,263	136,698	237.8%	23	38,626	90,873	91,837	237.8%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	7.50%	0.6718
	2019	52,698	138,449	140,254	266.1%	21	32,934	86,524	87,652	266.1%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	7.50%	0.6249
	2020	48,098	142,189	144,678	300.8%	20	27,962	82,661	84,108	300.8%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	7.50%	0.5813
	2021	43,709	146,160	147,821	338.2%	18	23,637	79,042	79,940	338.2%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	7.50%	0.5408
	2022	39,544	149,716	149,406	377.8%	17	19,893	75,316	75,160	377.8%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	7.50%	0.5031
	2023	35,612	152,162	149,039	418.5%	15	16,665	71,206	69,744	418.5%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	7.50%	0.4680
	2024	31,917	153,223	147,669	462.7%	14	13,894	66,700	64,282	462.7%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	7.50%	0.4353
	2025	28,463	153,042	145,522	511.3%	12	11,526	61,973	58,928	511.3%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	7.50%	0.4049
	2026	25,251	151,771	142,446	564.1%	11	9,512	57,171	53,658	564.1%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	7.50%	0.3767
	2027	22,281	149,586	138,312	620.8%	10	7,808	52,416	48,466	620.8%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	7.50%	0.3504
	2028	19,553	146,723	133,838	684.5%	9	6,373	47,826	43,626	684.5%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	7.50%	0.3260
	2029	17,062	143,149	128,050	750.5%	8	5,174	43,406	38,827	750.5%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	7.50%	0.3032
	2030	14,804	138,823	122,202	825.4%	7	4,176	39,157	34,469	825.4%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	7.50%	0.2821
	2031	12,773	133,599	114,868	899.3%	6	3,351	35,055	30,140	899.3%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	7.50%	0.2624
	2032	10,957	127,344	106,904	975.6%	5	2,674	31,082	26,093	975.6%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	7.50%	0.2441
	2033	9,348	120,074	97,890	1047.2%	5	2,122	27,263	22,226	1047.2%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	7.50%	0.2271
	2034	7,932	111,930	88,793	1119.4%	4	1,675	23,641	18,754	1119.4%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	7.50%	0.2112
	2035	6,698	103,259	79,623	1188.8%	4	1,316	20,288	15,644	1188.8%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	7.50%	0.1965
	2036	5,629	94,264	70,338	1249.5%	3	1,029	17,228	12,856	1249.5%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	7.50%	0.1828
	2037	4,712	85,192	61,712	1309.8%	3	801	14,484	10,492	1309.8%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	7.50%	0.1700
	2038	3,929	76,508	54,751	1393.4%	2	621	12,100	8,659	1393.4%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	7.50%	0.1582
	2039	3,267	68,590	49,039	1501.1%	2	481	10,091	7,215	1501.1%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	7.50%	0.1471
	2040	2,709	61,568	44,194	1631.5%	2	371	8,426	6,048	1631.5%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	7.50%	0.1369
	2041	2,241	55,381	39,642	1769.2%	1	285	7,051	5,047	1769.2%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	7.50%	0.1273
	2042	1,849	49,933	35,906	1941.5%	1	219	5,913	4,252	1941.5%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	7.50%	0.1184
	2043	1,523	45,187	32,712	2148.1%	1	168	4,978	3,604	2148.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	7.50%	0.1102
	2044	1,251	40,979	29,511	2359.2%	1	128	4,199	3,024	2359.2%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	7.50%	0.1025
	2045	1,025	37,267	26,984	2633.1%	1	98	3,553	2,572	2633.1%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	7.50%	0.0953
	2046	837	34,020	24,593	2937.8%	1	74	3,017	2,181	2937.8%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	7.50%	0.0887
	2047	682	31,131	22,314	3272.9%	1	56	2,568	1,841	3272.9%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	7.50%	0.0825
	2048	553	28,453	19,768	3571.6%	1	42	2,183	1,517	3571.6%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	7.50%	0.0767
	2049	448	25,852	17,249	3852.6%	1	32	1,845	1,231	3852.6%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	7.50%	0.0714
	2050	361	23,304	14,897	4130.1%	1	24	1,547	989	4130.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	7.50%	0.0664
	2051	289	20,813	12,653	4376.5%	1	18	1,286	782	4376.5%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	7.50%	0.0618
	2052	230	18,391	10,595	4600.8%	1	13	1,057	609	4600.8%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	7.50%	0.0575
	Past	2,493,839	902,463	840,794	33.7%	722	4,910,920	1,402,207	1,530,273	31.2%									
	Future	876,943	3,834,528	3,498,909	399.0%	373	539,784	1,537,478	1,531,841	283.8%									
	Lifetime	3,370,782	4,736,991	4,339,703	128.7%	1,095	5,450,705	2,939,685	3,062,114	56.2%									

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	539,846	8,952	43,071	8.0%	0.000	0.0%	8.0%	0.000
	1998	1,814,209	6,979	26,493	1.5%	1,683,963	48,433	157,068	9.3%	0.157	1.1%	9.0%	0.122
	1999	2,201,650	32,515	16,223	0.7%	1,894,468	124,346	261,905	13.8%	0.053	0.9%	11.1%	0.084
	2000	2,131,685	56,681	269,811	12.7%	1,667,113	219,137	366,518	22.0%	0.576	4.4%	14.0%	0.312
	2001	2,067,302	131,063	420,143	20.3%	1,503,031	318,851	456,665	30.4%	0.669	7.7%	16.9%	0.453
	2002	2,023,280	226,220	496,272	24.5%	1,378,270	410,282	521,245	37.8%	0.649	10.4%	19.7%	0.525
	2003	1,976,906	472,541	672,297	34.0%	1,261,382	489,244	585,123	46.4%	0.733	13.4%	22.5%	0.595
	2004	1,931,398	616,425	1,831,834	94.8%	1,148,801	556,381	630,930	54.9%	1.727	21.8%	25.1%	0.869
	2005	1,867,359	798,482	1,597,635	85.6%	1,042,493	610,116	659,390	63.3%	1.353	27.2%	27.5%	0.990
	2006	1,817,205	676,228	1,540,685	84.8%	942,817	650,159	675,980	71.7%	1.183	31.3%	29.7%	1.054
	2007	1,778,361	535,805	2,516,956	141.5%	850,946	679,220	692,276	81.4%	1.740	38.0%	31.8%	1.196
	2008	1,720,273	2,792,274	3,542,340	205.9%	761,758	702,544	712,463	93.5%	2.202	46.8%	33.8%	1.383
	2009	1,653,318	3,663,197	2,668,232	161.4%	678,219	720,863	717,784	105.8%	1.525	51.9%	35.7%	1.453
	2010	1,856,385	3,641,555	3,085,614	166.2%	598,012	730,963	709,904	118.7%	1.400	56.9%	37.5%	1.520
	2011	1,938,581	3,103,159	1,985,744	102.4%	519,617	731,561	694,003	133.6%	0.767	58.8%	39.1%	1.505
	2012	1,776,738	3,163,351	3,299,053	185.7%	452,008	724,245	677,227	149.8%	1.239	63.1%	40.6%	1.556
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	389,461	712,017	660,586	169.6%	1.246	67.5%	41.9%	1.608
	2014	1,547,461	3,957,650	3,622,612	234.1%	330,494	695,320	634,366	191.9%	1.220	71.5%	43.2%	1.656
	2015	1,413,328	4,172,724	3,627,705	256.7%	278,451	673,156	602,443	216.4%	1.186	75.3%	44.3%	1.698
	2016	1,280,969	4,080,502	3,585,257	279.9%	232,882	646,105	568,033	243.9%	1.147	78.7%	45.3%	1.736
	2017	1,151,434	3,922,697	3,477,797	302.0%	193,327	615,349	532,218	275.3%	1.097	81.8%	46.2%	1.770
	2018	1,026,460	3,748,749	3,320,828	323.5%	159,341	582,408	498,355	312.8%	1.034	84.5%	47.0%	1.798
	2019	908,806	3,587,410	3,147,220	346.3%	130,423	548,102	461,164	353.6%	0.979	86.9%	47.7%	1.823
	2020	799,655	3,416,665	2,970,747	371.5%	106,038	512,319	422,798	398.7%	0.932	89.1%	48.3%	1.845
	2021	699,212	3,238,403	2,788,285	398.8%	85,656	475,616	385,112	449.6%	0.887	91.0%	48.8%	1.864
	2022	607,519	3,054,888	2,603,017	428.5%	68,739	438,640	348,433	506.9%	0.845	92.6%	49.2%	1.881
	2023	524,481	2,868,626	2,417,373	460.9%	54,818	402,152	314,419	573.6%	0.804	94.0%	49.6%	1.896
	2024	449,889	2,681,200	2,231,858	496.1%	43,448	366,559	280,261	645.0%	0.769	95.3%	49.9%	1.910
	2025	383,431	2,493,077	2,045,092	533.4%	34,213	331,836	247,726	724.1%	0.737	96.4%	50.2%	1.921
	2026	324,710	2,304,754	1,862,006	573.4%	26,769	298,427	217,672	813.1%	0.705	97.3%	50.4%	1.932
	2027	273,258	2,118,459	1,685,110	616.7%	20,820	266,743	190,056	912.9%	0.676	98.1%	50.5%	1.941
	2028	228,549	1,936,847	1,520,083	665.1%	16,107	237,173	165,452	1027.2%	0.648	98.7%	50.7%	1.948
	2029	190,020	1,762,469	1,364,227	717.9%	12,407	209,930	143,014	1152.7%	0.623	99.3%	50.8%	1.955
	2030	157,083	1,597,152	1,222,613	778.3%	9,521	185,043	123,130	1293.3%	0.602	99.8%	50.9%	1.961
	2031	129,146	1,442,411	1,093,121	846.4%	7,283	162,568	105,771	1452.3%	0.583	100.2%	51.0%	1.966
	2032	105,626	1,298,526	974,151	922.3%	5,562	142,487	90,809	1632.6%	0.565	100.5%	51.0%	1.970
	2033	85,967	1,165,160	863,589	1004.6%	4,253	124,870	78,851	1854.0%	0.542	100.8%	51.1%	1.974
	2034	69,645	1,041,738	762,222	1094.4%	3,259	109,643	68,197	2092.8%	0.523	101.0%	51.1%	1.977
	2035	56,182	928,204	670,367	1193.2%	2,505	96,410	59,021	2356.2%	0.506	101.2%	51.1%	1.979
	2036	45,145	824,631	589,377	1305.5%	1,934	84,927	51,241	2650.1%	0.493	101.4%	51.2%	1.981
	2037	36,148	730,903	516,287	1428.3%	1,497	74,918	44,485	2971.3%	0.481	101.5%	51.2%	1.983
	2038	28,854	646,512	452,159	1567.1%	1,160	66,127	38,507	3320.7%	0.472	101.6%	51.2%	1.985
	2039	22,972	570,898	395,135	1720.1%	896	58,305	33,068	3689.0%	0.466	101.7%	51.2%	1.986
	2040	18,249	503,136	344,508	1887.8%	692	51,297	28,344	4094.4%	0.461	101.8%	51.2%	1.987
	2041	14,472	442,482	299,648	2070.5%	535	45,044	24,303	4543.6%	0.456	101.8%	51.2%	1.988
	2042	11,461	388,296	260,070	2269.2%	414	39,494	20,875	5047.0%	0.450	101.9%	51.2%	1.988
	2043	9,066	340,160	226,377	2497.0%	319	34,593	17,961	5622.0%	0.444	101.9%	51.2%	1.989
	2044	7,163	297,729	197,367	2755.3%	246	30,273	15,458	6275.6%	0.439	101.9%	51.2%	1.989
	2045	5,653	260,848	173,690	3072.7%	189	26,468	13,280	7028.9%	0.437	102.0%	51.2%	1.989
	2046	4,453	229,215	153,067	3437.2%	143	23,105	11,311	7885.2%	0.436	102.0%	51.2%	1.990
	2047	3,501	201,908	133,976	3827.1%	108	20,107	9,551	8862.4%	0.432	102.0%	51.3%	1.990
	2048	2,744	177,753	115,662	4214.9%	80	17,431	8,035	9990.5%	0.422	102.0%	51.3%	1.990
	2049	2,143	155,854	98,545	4598.4%	60	15,055	6,735	11240.2%	0.409	102.0%	51.3%	1.990
	2050	1,666	135,832	83,180	4993.3%	45	12,961	5,661	12708.5%	0.393	102.0%	51.3%	1.990
	2051	1,288	117,539	69,635	5408.3%	33	11,133	4,720	14397.2%	0.376	102.0%	51.3%	1.991
	2052	988	100,859	57,010	5767.8%	24	9,534	3,912	16306.0%	0.354	102.0%	51.3%	1.991
TOTALS	Past	29,123,906	19,916,477	23,969,332	82.3%	16,922,744	7,725,298	8,561,552	50.6%	1.627	63.1%	40.6%	1.556
	Future	14,310,556	66,108,118	55,575,106	388.4%	2,224,154	9,453,646	7,535,338	338.8%	1.146	322.4%	277.3%	1.163
	Lifetime	43,434,462	86,024,595	79,544,437	183.1%	19,146,897	17,178,944	16,096,890	84.1%	2.178	102.0%	51.3%	1.991

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	539,846	8,952	43,071	8.0%	0.000	0.0%	8.0%	0.000
	1998	1,814,209	6,979	26,493	1.5%	1,683,963	48,433	157,068	9.3%	0.157	1.1%	9.0%	0.122
	1999	2,201,650	32,515	16,223	0.7%	1,894,468	124,346	261,905	13.8%	0.053	0.9%	11.1%	0.084
	2000	2,131,685	56,681	269,811	12.7%	1,667,113	219,137	366,518	22.0%	0.576	4.4%	14.0%	0.312
	2001	2,067,302	131,063	420,143	20.3%	1,503,031	318,851	456,665	30.4%	0.669	7.7%	16.9%	0.453
	2002	2,023,280	226,220	496,272	24.5%	1,378,270	410,282	521,245	37.8%	0.649	10.4%	19.7%	0.525
	2003	1,976,906	472,541	672,297	34.0%	1,261,382	489,244	585,123	46.4%	0.733	13.4%	22.5%	0.595
	2004	1,931,398	616,425	1,831,834	94.8%	1,148,801	556,381	630,930	54.9%	1.727	21.8%	25.1%	0.869
	2005	1,867,359	798,482	1,597,635	85.6%	1,042,493	610,116	659,390	63.3%	1.353	27.2%	27.5%	0.990
	2006	1,817,205	676,228	1,540,685	84.8%	942,817	650,159	675,980	71.7%	1.183	31.3%	29.7%	1.054
	2007	1,778,361	535,805	2,516,956	141.5%	850,946	679,220	692,276	81.4%	1.740	38.0%	31.8%	1.196
	2008	1,720,273	2,792,274	3,542,340	205.9%	761,758	702,544	712,463	93.5%	2.202	46.8%	33.8%	1.383
	2009	1,653,318	3,663,197	2,668,232	161.4%	678,219	720,863	717,784	105.8%	1.525	51.9%	35.7%	1.453
	2010	1,856,385	3,641,555	3,085,614	166.2%	598,012	730,963	709,904	118.7%	1.400	56.9%	37.5%	1.520
	2011	1,938,581	3,103,159	1,985,744	102.4%	519,617	731,561	694,003	133.6%	0.767	58.8%	39.1%	1.505
	2012	1,776,738	3,163,351	3,299,053	185.7%	452,008	724,245	677,227	149.8%	1.239	63.1%	40.6%	1.556
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	389,461	712,017	660,586	169.6%	1.246	67.5%	41.9%	1.608
	2014	1,860,386	3,937,171	3,523,664	189.4%	330,494	695,320	634,366	191.9%	0.987	71.0%	43.2%	1.644
	2015	1,973,715	4,096,890	3,437,550	174.2%	278,451	673,156	602,443	216.4%	0.805	73.9%	44.3%	1.667
	2016	1,788,875	3,948,051	3,397,327	189.9%	232,882	646,105	568,033	243.9%	0.779	76.5%	45.3%	1.689
	2017	1,607,979	3,758,039	3,295,501	204.9%	193,327	615,349	532,218	275.3%	0.744	79.0%	46.2%	1.709
	2018	1,433,452	3,572,181	3,146,759	219.5%	159,341	582,408	498,355	312.8%	0.702	81.1%	47.0%	1.726
	2019	1,269,148	3,410,045	2,982,252	235.0%	130,423	548,102	461,164	353.6%	0.665	83.1%	47.7%	1.742
	2020	1,116,719	3,243,840	2,815,029	252.1%	106,038	512,319	422,798	398.7%	0.632	84.8%	48.3%	1.756
	2021	976,451	3,072,774	2,642,131	270.6%	85,656	475,616	385,112	449.6%	0.602	86.3%	48.8%	1.769
	2022	848,401	2,897,500	2,466,574	290.7%	68,739	438,640	348,433	506.9%	0.574	87.6%	49.2%	1.780
	2023	732,439	2,720,106	2,290,661	312.7%	54,818	402,152	314,419	573.6%	0.545	88.8%	49.6%	1.791
	2024	628,271	2,541,914	2,114,870	336.6%	43,448	366,559	280,261	645.0%	0.522	89.8%	49.9%	1.801
	2025	535,462	2,363,271	1,937,893	361.9%	34,213	331,836	247,726	724.1%	0.500	90.7%	50.2%	1.809
	2026	453,458	2,184,567	1,764,405	389.1%	26,769	298,427	217,672	813.1%	0.479	91.5%	50.4%	1.817
	2027	381,605	2,007,862	1,596,781	418.4%	20,820	266,743	190,056	912.9%	0.458	92.2%	50.5%	1.824
	2028	319,169	1,835,639	1,440,404	451.3%	16,107	237,173	165,452	1027.2%	0.439	92.7%	50.7%	1.830
	2029	265,363	1,670,307	1,292,718	487.2%	12,407	209,930	143,014	1152.7%	0.423	93.2%	50.8%	1.835
	2030	219,367	1,513,588	1,158,527	528.1%	9,521	185,043	123,130	1293.3%	0.408	93.6%	50.9%	1.840
	2031	180,352	1,366,908	1,035,823	574.3%	7,283	162,568	105,771	1452.3%	0.395	94.0%	51.0%	1.844
	2032	147,507	1,230,530	923,089	625.8%	5,562	142,487	90,809	1632.6%	0.383	94.3%	51.0%	1.848
	2033	120,053	1,104,131	818,322	681.6%	4,253	124,870	78,851	1854.0%	0.368	94.5%	51.1%	1.851
	2034	97,260	987,162	722,269	742.6%	3,259	109,643	68,197	2092.8%	0.355	94.7%	51.1%	1.853
	2035	78,459	879,568	635,228	809.6%	2,505	96,410	59,021	2356.2%	0.344	94.9%	51.1%	1.855
	2036	63,044	781,418	558,484	885.9%	1,934	84,927	51,241	2650.1%	0.334	95.0%	51.2%	1.857
	2037	50,480	692,597	489,225	969.1%	1,497	74,918	44,485	2971.3%	0.326	95.1%	51.2%	1.859
	2038	40,295	612,627	428,458	1063.3%	1,160	66,127	38,507	3320.7%	0.320	95.2%	51.2%	1.860
	2039	32,080	540,975	374,423	1167.2%	896	58,305	33,068	3689.0%	0.316	95.3%	51.2%	1.861
	2040	25,484	476,764	326,450	1281.0%	692	51,297	28,344	4094.4%	0.313	95.3%	51.2%	1.862
	2041	20,210	419,289	283,941	1404.9%	535	45,044	24,303	4543.6%	0.309	95.4%	51.2%	1.862
	2042	16,005	367,943	246,437	1539.7%	414	39,494	20,875	5047.0%	0.305	95.4%	51.2%	1.863
	2043	12,661	322,329	214,511	1694.3%	319	34,593	17,961	5622.0%	0.301	95.5%	51.2%	1.863
	2044	10,003	282,123	187,022	1869.6%	246	30,273	15,458	6275.6%	0.298	95.5%	51.2%	1.864
	2045	7,894	247,176	164,586	2085.0%	189	26,468	13,280	7028.9%	0.297	95.5%	51.2%	1.864
	2046	6,219	217,200	145,044	2332.3%	143	23,105	11,311	7885.2%	0.296	95.5%	51.2%	1.864
	2047	4,889	191,324	126,953	2596.8%	108	20,107	9,551	8862.4%	0.293	95.6%	51.3%	1.864
	2048	3,832	168,435	109,599	2860.0%	80	17,431	8,035	9990.5%	0.286	95.6%	51.3%	1.865
	2049	2,993	147,685	93,379	3120.2%	60	15,055	6,735	11240.2%	0.278	95.6%	51.3%	1.865
	2050	2,326	128,712	78,820	3388.1%	45	12,961	5,661	12708.5%	0.267	95.6%	51.3%	1.865
	2051	1,798	111,378	65,985	3669.7%	33	11,133	4,720	14397.2%	0.255	95.6%	51.3%	1.865
	2052	1,380	95,573	54,021	3913.7%	24	9,534	3,912	16306.0%	0.240	95.6%	51.3%	1.865
TOTALS	Past	29,123,906	19,916,477	23,969,332	82.3%	16,922,744	7,725,298	8,561,552	50.6%	1.627	63.1%	40.6%	1.556
	Future	19,017,245	63,310,844	52,939,245	278.4%	2,224,154	9,453,646	7,535,338	338.8%	0.822	237.0%	277.3%	0.854
	Lifetime	48,141,151	83,227,320	76,908,577	159.8%	19,146,897	17,178,944	16,096,890	84.1%	1.900	95.6%	51.3%	1.865

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	44,412	465	2,442	5.5%	0.000	0.0%	5.5%	0.000
	1998	96,958	0	0	0.0%	88,671	2,099	7,440	8.4%	0.000	0.0%	7.4%	0.000
	1999	106,061	0	0	0.0%	86,714	4,973	11,296	13.0%	0.000	0.0%	9.5%	0.000
	2000	97,197	0	0	0.0%	75,931	8,491	15,445	20.3%	0.000	0.0%	12.0%	0.000
	2001	95,681	17,592	163,419	170.8%	68,321	12,173	18,241	26.7%	6.397	32.4%	14.4%	2.249
	2002	89,726	90,218	61,772	68.8%	62,221	15,443	20,167	32.4%	2.124	37.6%	16.6%	2.265
	2003	82,941	89,996	193,730	233.6%	56,540	18,168	21,852	38.6%	6.044	58.9%	18.6%	3.160
	2004	78,485	71,673	243,163	309.8%	51,177	20,371	23,190	45.3%	6.837	80.8%	20.6%	3.928
	2005	75,198	43,438	3,340	4.4%	46,114	22,113	24,055	52.2%	0.085	75.3%	22.4%	3.364
	2006	71,789	15,042	0	0.0%	41,388	23,438	24,556	59.3%	0.000	70.7%	24.1%	2.939
	2007	69,801	0	0	0.0%	36,989	24,530	25,510	69.0%	0.000	67.1%	25.7%	2.609
	2008	69,852	275,091	0	0.0%	32,872	25,527	26,320	80.1%	0.000	64.0%	27.3%	2.344
	2009	67,410	268,469	0	0.0%	29,071	26,360	26,593	91.5%	0.000	61.5%	28.8%	2.133
	2010	59,564	0	1,100	1.8%	25,505	26,925	26,526	104.0%	0.018	59.6%	30.2%	1.971
	2011	57,535	0	4,718	8.2%	22,290	27,227	26,348	118.2%	0.069	58.2%	31.6%	1.843
	2012	56,000	30,945	169,552	302.8%	19,391	27,374	26,393	136.1%	2.224	64.1%	32.8%	1.953
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	16,801	27,484	26,591	158.3%	1.303	67.2%	34.0%	1.974
	2014	51,443	98,878	118,239	229.8%	14,482	27,573	26,523	183.1%	1.255	70.2%	35.2%	1.995
	2015	48,193	117,884	124,775	258.9%	12,430	27,563	26,170	210.5%	1.230	73.2%	36.3%	2.019
	2016	44,920	126,932	129,199	287.6%	10,621	27,427	25,722	242.2%	1.188	76.1%	37.2%	2.044
	2017	41,613	131,340	133,143	320.0%	9,039	27,165	25,216	279.0%	1.147	79.0%	38.2%	2.069
	2018	38,329	135,263	136,698	356.6%	7,667	26,824	24,810	323.6%	1.102	81.7%	39.0%	2.094
	2019	35,132	138,449	140,254	399.2%	6,487	26,446	24,271	374.1%	1.067	84.3%	39.8%	2.119
	2020	32,065	142,189	144,678	451.2%	5,467	25,965	23,433	428.6%	1.053	86.9%	40.5%	2.145
	2021	29,139	146,160	147,821	507.3%	4,586	25,341	22,432	489.1%	1.037	89.4%	41.2%	2.172
	2022	26,363	149,716	149,406	566.7%	3,835	24,564	21,301	555.5%	1.020	91.8%	41.7%	2.198
	2023	23,741	152,162	149,039	627.8%	3,196	23,655	20,123	629.6%	0.997	94.0%	42.2%	2.224
	2024	21,278	153,223	147,669	694.0%	2,654	22,614	18,757	706.6%	0.982	96.0%	42.7%	2.249
	2025	18,976	153,042	145,522	766.9%	2,195	21,440	17,316	788.9%	0.972	97.9%	43.1%	2.273
	2026	16,834	151,771	142,446	846.2%	1,805	20,154	15,823	876.8%	0.965	99.7%	43.4%	2.297
	2027	14,854	149,586	138,312	931.1%	1,473	18,777	14,279	969.1%	0.961	101.2%	43.7%	2.318
	2028	13,035	146,723	133,838	1026.8%	1,195	17,339	12,804	1071.8%	0.958	102.7%	43.9%	2.339
	2029	11,375	143,149	128,050	1125.7%	963	15,867	11,299	1173.2%	0.960	104.0%	44.1%	2.358
	2030	9,870	138,823	122,202	1238.2%	774	14,381	9,870	1275.9%	0.970	105.1%	44.2%	2.376
	2031	8,515	133,599	114,868	1349.0%	622	12,924	8,595	1382.8%	0.976	106.1%	44.4%	2.392
	2032	7,305	127,344	106,904	1463.5%	500	11,537	7,463	1493.2%	0.980	107.0%	44.5%	2.407
	2033	6,232	120,074	97,890	1570.8%	403	10,270	6,629	1644.3%	0.955	107.8%	44.6%	2.419
	2034	5,288	111,930	88,793	1679.0%	326	9,151	5,821	1786.0%	0.940	108.4%	44.6%	2.430
	2035	4,465	103,259	79,623	1783.2%	263	8,147	5,074	1929.7%	0.924	109.0%	44.7%	2.439
	2036	3,753	94,264	70,338	1874.3%	212	7,245	4,438	2091.2%	0.896	109.4%	44.7%	2.446
	2037	3,141	85,192	61,712	1964.7%	172	6,446	3,915	2275.1%	0.864	109.8%	44.8%	2.452
	2038	2,620	76,508	54,751	2090.1%	140	5,749	3,484	2487.2%	0.840	110.1%	44.8%	2.457
	2039	2,178	68,590	49,039	2251.7%	114	5,148	3,107	2730.0%	0.825	110.3%	44.8%	2.461
	2040	1,806	61,568	44,194	2447.3%	92	4,633	2,790	3023.7%	0.809	110.5%	44.8%	2.465
	2041	1,494	55,381	39,642	2653.7%	75	4,197	2,527	3378.4%	0.786	110.7%	44.9%	2.468
	2042	1,233	49,933	35,906	2912.3%	61	3,826	2,300	3797.9%	0.767	110.8%	44.9%	2.470
	2043	1,015	45,187	32,712	3222.1%	49	3,501	2,088	4289.2%	0.751	111.0%	44.9%	2.472
	2044	834	40,979	29,511	3538.7%	39	3,210	1,891	4859.7%	0.728	111.1%	44.9%	2.474
	2045	683	37,267	26,984	3949.7%	31	2,940	1,695	5517.5%	0.716	111.2%	44.9%	2.476
	2046	558	34,020	24,593	4406.6%	24	2,684	1,499	6255.2%	0.704	111.2%	44.9%	2.477
	2047	455	31,131	22,314	4909.3%	18	2,435	1,296	7056.5%	0.696	111.3%	44.9%	2.478
	2048	369	28,453	19,768	5357.4%	14	2,185	1,091	7928.0%	0.676	111.4%	44.9%	2.479
	2049	298	25,852	17,249	5778.8%	10	1,936	887	8820.1%	0.655	111.4%	44.9%	2.480
	2050	240	23,304	14,897	6195.1%	7	1,690	697	9768.6%	0.634	111.4%	44.9%	2.480
	2051	193	20,813	12,653	6564.7%	5	1,451	532	10826.9%	0.606	111.5%	44.9%	2.481
	2052	154	18,391	10,595	6901.2%	3	1,228	396	12047.0%	0.573	111.5%	44.9%	2.481
TOTALS	Past	1,220,301	902,463	840,794	68.9%	787,607	285,679	326,374	41.4%	1.663	64.1%	32.8%	1.953
	Future	584,629	3,834,528	3,498,909	598.5%	108,850	533,114	434,955	399.6%	1.498	425.7%	304.9%	1.396
	Lifetime	1,804,930	4,736,991	4,339,703	240.4%	896,456	818,792	761,328	84.9%	2.831	111.5%	44.9%	2.481

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	44,412	465	2,442	5.5%	0.000	0.0%	5.5%	0.000
	1998	96,958	0	0	0.0%	88,671	2,099	7,440	8.4%	0.000	0.0%	7.4%	0.000
	1999	106,061	0	0	0.0%	86,714	4,973	11,296	13.0%	0.000	0.0%	9.5%	0.000
	2000	97,197	0	0	0.0%	75,931	8,491	15,445	20.3%	0.000	0.0%	12.0%	0.000
	2001	95,681	17,592	163,419	170.8%	68,321	12,173	18,241	26.7%	6.397	32.4%	14.4%	2.249
	2002	89,726	90,218	61,772	68.8%	62,221	15,443	20,167	32.4%	2.124	37.6%	16.6%	2.265
	2003	82,941	89,996	193,730	233.6%	56,540	18,168	21,852	38.6%	6.044	58.9%	18.6%	3.160
	2004	78,485	71,673	243,163	309.8%	51,177	20,371	23,190	45.3%	6.837	80.8%	20.6%	3.928
	2005	75,198	43,438	3,340	4.4%	46,114	22,113	24,055	52.2%	0.085	75.3%	22.4%	3.364
	2006	71,789	15,042	0	0.0%	41,388	23,438	24,556	59.3%	0.000	70.7%	24.1%	2.939
	2007	69,801	0	0	0.0%	36,989	24,530	25,510	69.0%	0.000	67.1%	25.7%	2.609
	2008	69,852	275,091	0	0.0%	32,872	25,527	26,320	80.1%	0.000	64.0%	27.3%	2.344
	2009	67,410	268,469	0	0.0%	29,071	26,360	26,593	91.5%	0.000	61.5%	28.8%	2.133
	2010	59,564	0	1,100	1.8%	25,505	26,925	26,526	104.0%	0.018	59.6%	30.2%	1.971
	2011	57,535	0	4,718	8.2%	22,290	27,227	26,348	118.2%	0.069	58.2%	31.6%	1.843
	2012	56,000	30,945	169,552	302.8%	19,391	27,374	26,393	136.1%	2.224	64.1%	32.8%	1.953
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	16,801	27,484	26,591	158.3%	1.303	67.2%	34.0%	1.974
	2014	63,309	98,150	114,781	181.3%	14,482	27,573	26,523	183.1%	0.990	69.8%	35.2%	1.983
	2015	67,302	115,317	118,235	175.7%	12,430	27,563	26,170	210.5%	0.834	72.1%	36.3%	1.989
	2016	62,731	122,461	122,427	195.2%	10,621	27,427	25,722	242.2%	0.806	74.4%	37.2%	1.998
	2017	58,113	125,565	126,164	217.1%	9,039	27,165	25,216	279.0%	0.778	76.7%	38.2%	2.009
	2018	53,527	128,730	129,533	242.0%	7,667	26,824	24,810	323.6%	0.748	78.9%	39.0%	2.022
	2019	49,062	131,495	132,902	270.9%	6,487	26,446	24,271	374.1%	0.724	81.1%	39.8%	2.037
	2020	44,779	134,925	137,094	306.2%	5,467	25,965	23,433	428.6%	0.714	83.2%	40.5%	2.054
	2021	40,693	138,623	140,072	344.2%	4,586	25,341	22,432	489.1%	0.704	85.3%	41.2%	2.072
	2022	36,816	141,951	141,574	384.5%	3,835	24,564	21,301	555.5%	0.692	87.3%	41.7%	2.092
	2023	33,155	144,242	141,226	426.0%	3,196	23,655	20,123	629.6%	0.677	89.2%	42.2%	2.111
	2024	29,715	145,229	139,929	470.9%	2,654	22,614	18,757	706.6%	0.666	90.9%	42.7%	2.131
	2025	26,499	145,046	137,894	520.4%	2,195	21,440	17,316	788.9%	0.660	92.6%	43.1%	2.150
	2026	23,509	143,834	134,979	574.2%	1,805	20,154	15,823	876.8%	0.655	94.1%	43.4%	2.168
	2027	20,744	141,758	131,062	631.8%	1,473	18,777	14,279	969.1%	0.652	95.5%	43.7%	2.186
	2028	18,203	139,041	126,822	696.7%	1,195	17,339	12,804	1071.8%	0.650	96.7%	43.9%	2.203
	2029	15,885	135,652	121,338	763.9%	963	15,867	11,299	1173.2%	0.651	97.9%	44.1%	2.220
	2030	13,783	131,551	115,796	840.1%	774	14,381	9,870	1275.9%	0.658	98.9%	44.2%	2.235
	2031	11,891	126,600	108,847	915.3%	622	12,924	8,595	1382.8%	0.662	99.8%	44.4%	2.249
	2032	10,201	120,671	101,301	993.0%	500	11,537	7,463	1493.2%	0.665	100.5%	44.5%	2.261
	2033	8,703	113,781	92,759	1065.8%	403	10,270	6,629	1644.3%	0.648	101.2%	44.6%	2.272
	2034	7,385	106,063	84,138	1139.3%	326	9,151	5,821	1786.0%	0.638	101.8%	44.6%	2.281
	2035	6,236	97,847	75,449	1210.0%	263	8,147	5,074	1929.7%	0.627	102.3%	44.7%	2.289
	2036	5,241	89,323	66,651	1271.8%	212	7,245	4,438	2091.2%	0.608	102.7%	44.7%	2.295
	2037	4,387	80,726	58,477	1333.1%	172	6,446	3,915	2275.1%	0.586	103.0%	44.8%	2.300
	2038	3,658	72,498	51,881	1418.2%	140	5,749	3,484	2487.2%	0.570	103.2%	44.8%	2.305
	2039	3,041	64,994	46,468	1527.8%	114	5,148	3,107	2730.0%	0.560	103.5%	44.8%	2.308
	2040	2,522	58,340	41,877	1660.6%	92	4,633	2,790	3023.7%	0.549	103.7%	44.8%	2.312
	2041	2,086	52,479	37,564	1800.7%	75	4,197	2,527	3378.4%	0.533	103.8%	44.9%	2.314
	2042	1,722	47,316	34,024	1976.1%	61	3,826	2,300	3797.9%	0.520	103.9%	44.9%	2.316
	2043	1,418	42,819	30,997	2186.3%	49	3,501	2,088	4289.2%	0.510	104.1%	44.9%	2.318
	2044	1,165	38,831	27,964	2401.2%	39	3,210	1,891	4859.7%	0.494	104.2%	44.9%	2.320
	2045	954	35,313	25,569	2680.0%	31	2,940	1,695	5517.5%	0.486	104.2%	44.9%	2.321
	2046	779	32,237	23,304	2990.1%	24	2,684	1,499	6255.2%	0.478	104.3%	44.9%	2.322
	2047	635	29,499	21,145	3331.2%	18	2,435	1,296	7056.5%	0.472	104.4%	44.9%	2.323
	2048	515	26,961	18,732	3635.2%	14	2,185	1,091	7928.0%	0.459	104.4%	44.9%	2.324
	2049	417	24,497	16,345	3921.2%	10	1,936	887	8820.1%	0.445	104.5%	44.9%	2.325
	2050	336	22,082	14,116	4203.6%	7	1,690	697	9768.6%	0.430	104.5%	44.9%	2.325
	2051	269	19,722	11,990	4454.4%	5	1,451	532	10826.9%	0.411	104.5%	44.9%	2.326
	2052	214	17,427	10,040	4682.7%	3	1,228	396	12047.0%	0.389	104.5%	44.9%	2.326
TOTALS	Past	1,220,301	902,463	840,794	68.9%	787,607	285,679	326,374	41.4%	1.663	64.1%	32.8%	1.953
	Future	786,240	3,649,797	3,324,152	422.8%	108,850	533,114	434,955	399.6%	1.058	308.0%	304.9%	1.010
	Lifetime	2,006,541	4,552,260	4,164,946	207.6%	896,456	818,792	761,328	84.9%	2.444	104.5%	44.9%	2.326

Attachment 11
MetLife Insurance Company USA
60/80 Test After Requested 50.0% Increase
Nationwide Experience for LTC3+ Tax-Qualified Nursing Facility Only Policy Forms

1	Accumulated value of earned premium	41,965,150	x	60%	=	25,179,090
2	Present value of future projected earned premium without the requested rate increase	10,426,158	x	60%	=	6,255,695
3a	Present value of future projected premium with the requested rate increase	14,461,773				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	4,035,615	x	80%	=	3,228,492
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**34,663,277**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					29,565,686
5b	Present value of future projected incurred claims without the inclusion of active life reserves					36,034,215
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**65,599,902**
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 12
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	968	1,877,339	0	0	0.0%				0.0102		0.9898		7.50%	3.2979
	1998	1,814,214	6,979	26,493	1.5%	1,674	5,565,700	21,409	81,276	1.5%				0.0440		0.9560		7.50%	3.0678
	1999	2,201,650	32,515	16,223	0.7%	1,652	6,283,058	92,791	46,296	0.7%				0.0412		0.9588		7.50%	2.8538
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,658,970	150,471	716,265	12.7%				0.0436		0.9564		7.50%	2.6547
	2001	2,067,302	131,063	420,143	20.3%	1,517	5,105,164	323,659	1,037,535	20.3%				0.0399		0.9601		7.50%	2.4695
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,647,863	519,670	1,140,033	24.5%				0.0277		0.9723		7.50%	2.2972
	2003	1,976,906	472,541	672,297	34.0%	1,438	4,224,496	1,009,784	1,436,647	34.0%				0.0251		0.9749		7.50%	2.1369
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,839,302	1,225,352	3,641,385	94.8%				0.0355		0.9645		7.50%	1.9878
	2005	1,867,359	798,482	1,567,424	83.9%	1,322	3,453,025	1,476,513	2,898,401	83.9%				0.0469		0.9531		7.50%	1.8491
	2006	1,817,205	676,228	1,555,768	85.6%	1,283	3,125,845	1,163,205	2,676,136	85.6%				0.0295		0.9705		7.50%	1.7201
	2007	1,778,361	535,805	2,555,842	143.7%	1,237	2,845,607	857,358	4,089,677	143.7%				0.0359		0.9641		7.50%	1.6001
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,170	2,560,613	4,156,279	5,341,133	208.6%				0.0542		0.9458		7.50%	1.4885
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,122	2,289,257	5,072,224	3,704,029	161.8%				0.0410		0.9590		7.50%	1.3846
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,059	2,391,100	4,690,472	3,683,329	154.0%				0.0561		0.9439		7.50%	1.2880
	2011	1,938,592	3,103,159	1,807,625	93.2%	978	2,322,777	3,718,136	2,165,855	93.2%				0.0765		0.9235		7.50%	1.1982
	2012	1,762,555	3,163,351	4,244,079	240.8%	919	1,964,515	3,525,820	4,730,382	240.8%				0.0603		0.9397		7.50%	1.1146
	2013	1,665,372	3,488,331	3,655,638	219.5%	872	1,726,694	3,616,778	3,790,246	219.5%				0.0511		0.9489		7.50%	1.0368
Projected Future Experience	2014	1,570,627	3,640,721	3,713,907	236.5%	817	1,514,847	3,511,423	3,582,010	236.5%	1.0000	1.0772	1.0000	0.0629	0.0000	0.9371	0.9431	7.50%	0.9645
	2015	1,446,154	4,368,129	3,764,658	260.3%	760	1,297,483	3,919,068	3,377,636	260.3%	1.0000	1.1009	1.0000	0.0696	0.0000	0.9304	0.9207	7.50%	0.8972
	2016	1,318,520	4,471,528	3,751,920	284.6%	701	1,100,438	3,731,941	3,131,356	284.6%	1.0000	1.0931	1.0000	0.0776	0.0000	0.9224	0.9117	7.50%	0.8346
	2017	1,188,885	4,287,894	3,657,513	307.6%	641	923,018	3,329,005	2,839,594	307.6%	1.0000	1.0811	1.0000	0.0864	0.0000	0.9136	0.9017	7.50%	0.7764
	2018	1,061,155	4,058,879	3,499,020	329.7%	581	766,374	2,931,352	2,527,018	329.7%	1.0000	1.0718	1.0000	0.0929	0.0000	0.9071	0.8926	7.50%	0.7222
	2019	940,144	3,820,904	3,318,843	353.0%	524	631,609	2,566,963	2,229,668	353.0%	1.0000	1.0706	1.0000	0.0977	0.0000	0.9023	0.8860	7.50%	0.6718
	2020	827,641	3,624,578	3,133,572	378.6%	471	517,234	2,265,178	1,958,325	378.6%	1.0000	1.0725	1.0000	0.1024	0.0000	0.8976	0.8803	7.50%	0.6249
	2021	723,931	3,429,414	2,939,003	406.0%	420	420,856	1,993,685	1,708,585	406.0%	1.0000	1.0723	1.0000	0.1072	0.0000	0.8928	0.8747	7.50%	0.5813
	2022	629,116	3,231,298	2,740,670	435.6%	373	340,219	1,747,451	1,482,125	435.6%	1.0000	1.0731	1.0000	0.1119	0.0000	0.8881	0.8690	7.50%	0.5408
	2023	543,147	3,030,205	2,541,115	467.9%	330	273,235	1,524,374	1,278,333	467.9%	1.0000	1.0739	1.0000	0.1167	0.0000	0.8833	0.8633	7.50%	0.5031
	2024	465,844	2,827,706	2,342,426	502.8%	290	217,998	1,323,261	1,096,168	502.8%	1.0000	1.0748	1.0000	0.1215	0.0000	0.8785	0.8577	7.50%	0.4680
	2025	396,917	2,624,610	2,143,383	540.0%	253	172,783	1,142,529	933,045	540.0%	1.0000	1.0739	1.0000	0.1262	0.0000	0.8738	0.8520	7.50%	0.4353
	2026	335,978	2,422,150	1,948,028	579.8%	220	136,052	980,834	788,841	579.8%	1.0000	1.0737	1.0000	0.1308	0.0000	0.8692	0.8465	7.50%	0.4049
	2027	282,561	2,222,425	1,759,200	622.6%	190	106,438	837,168	662,676	622.6%	1.0000	1.0738	1.0000	0.1353	0.0000	0.8647	0.8410	7.50%	0.3767
	2028	236,137	2,028,131	1,583,160	670.4%	164	82,745	710,678	554,756	670.4%	1.0000	1.0769	1.0000	0.1397	0.0000	0.8603	0.8357	7.50%	0.3504
	2029	196,133	1,841,617	1,417,051	722.5%	140	63,932	600,300	461,907	722.5%	1.0000	1.0776	1.0000	0.1438	0.0000	0.8562	0.8306	7.50%	0.3260
	2030	161,946	1,664,890	1,266,508	782.1%	119	49,106	504,831	384,033	782.1%	1.0000	1.0824	1.0000	0.1478	0.0000	0.8522	0.8257	7.50%	0.3032
	2031	132,967	1,499,850	1,129,729	849.6%	101	37,505	423,058	318,659	849.6%	1.0000	1.0864	1.0000	0.1516	0.0000	0.8484	0.8211	7.50%	0.2821
	2032	108,592	1,347,002	1,005,406	925.9%	86	28,493	353,437	263,806	925.9%	1.0000	1.0897	1.0000	0.1551	0.0000	0.8449	0.8167	7.50%	0.2624
	2033	88,244	1,206,120	890,298	1008.9%	72	21,539	294,392	217,305	1008.9%	1.0000	1.0897	1.0000	0.1583	0.0000	0.8417	0.8126	7.50%	0.2441
	2034	71,377	1,076,494	785,260	1100.2%	60	16,206	244,421	178,295	1100.2%	1.0000	1.0905	1.0000	0.1613	0.0000	0.8387	0.8089	7.50%	0.2271
	2035	57,488	957,882	690,415	1201.0%	51	12,142	202,316	145,824	1201.0%	1.0000	1.0916	1.0000	0.1641	0.0000	0.8359	0.8054	7.50%	0.2112
	2036	46,124	850,188	607,082	1316.2%	42	9,062	167,042	119,277	1316.2%	1.0000	1.0959	1.0000	0.1667	0.0000	0.8333	0.8023	7.50%	0.1965
	2037	36,880	753,452	533,774	1447.3%	35	6,741	137,707	97,557	1447.3%	1.0000	1.0996	1.0000	0.1691	0.0000	0.8309	0.7996	7.50%	0.1828
	2038	29,402	668,364	476,548	1620.8%	29	4,999	113,633	81,021	1620.8%	1.0000	1.1199	1.0000	0.1713	0.0000	0.8287	0.7972	7.50%	0.1700
	2039	23,382	595,243	427,569	1828.6%	24	3,698	94,141	67,622	1828.6%	1.0000	1.1282	1.0000	0.1734	0.0000	0.8266	0.7953	7.50%	0.1582
	2040	18,559	531,884	382,367	2060.3%	20	2,730	78,252	56,254	2060.3%	1.0000	1.1267	1.0000	0.1754	0.0000	0.8246	0.7937	7.50%	0.1471
	2041	14,708	475,775	339,615	2309.1%	16	2,013	65,113	46,479	2309.1%	1.0000	1.1207	1.0000	0.1773	0.0000	0.8227	0.7925	7.50%	0.1369
	2042	11,642	425,148	300,568	2581.7%	13	1,482	54,125	38,265	2581.7%	1.0000	1.1181	1.0000	0.1794	0.0000	0.8206	0.7916	7.50%	0.1273
	2043	9,207	379,316	266,922	2899.2%	11	1,090	44,921	31,611	2899.2%	1.0000	1.1230	1.0000	0.1816	0.0000	0.8184	0.7908	7.50%	0.1184
	2044	7,274	337,881	236,130	3246.4%	9	801	37,223	26,013	3246.4%	1.0000	1.1197	1.0000	0.1840	0.0000	0.8160	0.7900	7.50%	0.1102
	2045	5,740	300,584	209,003	3641.4%	7	588	30,803	21,418	3641.4%	1.0000	1.1217	1.0000	0.1869	0.0000	0.8131	0.7891	7.50%	0.1025
	2046	4,522	267,321	184,669	4083.7%	6	431	25,483	17,604	4083.7%	1.0000	1.1215	1.0000	0.1902	0.0000	0.8098	0.7879	7.50%	0.0953
	2047	3,555	237,612	162,029	4557.5%	5	315	21,071	14,368	4557.5%	1.0000	1.1160	1.0000	0.1941	0.0000	0.8059	0.7862	7.50%	0.0887
	2048	2,787	210,614	140,172	5029.7%	4	230	17,374	11,563	5029.7%	1.0000	1.1036	1.0000	0.1986	0.0000	0.8014	0.7839	7.50%	0.0825
	2049	2,176	185,641	119,633	5497.0%	3	167	14,245	9,180	5497.0%	1.0000	1.0929	1.0000	0.2037	0.0000	0.7963	0.7809	7.50%	0.0767
	2050	1,691	162,470	101,130	5979.1%	2	121	11,598	7,219	5979.1%	1.0000	1.0877	1.0000	0.2095	0.0000	0.7905	0.7772	7.50%	0.0714
	2051	1,307	141,072	84,767	6486.6%	2	87	9,368	5,629	6486.6%	1.0000	1.0849	1.0000	0.2160	0.0000	0.7840	0.7726	7.50%	0.0664
	2052	1,003	121,396	69,470	6928.7%	1	62	7,499	4,291	6928.7%	1.0000	1.0682	1.0000	0.2231	0.0000	0.7769	0.7672	7.50%	0.0618
	2053	763	103,381	56,575	7414.4%	1	44	5,940	3,251	7414.4%	1.0000	1.0701	1.0000	0.2309	0.0000	0.7691	0.7610	7.50%	0.0575
	Past	30,775,106	23,404,807	28,242,447	91.8%	21,653	59,881,325	31,619,919	41,178,625	68.8%									
	Future	13,004,227	66,429,769	54,719,108	420.8%	7,595	8,764,916	36,073,201	30,778,586	351.2%									
	Lifetime	43,779,332	89,834,576	82,961,555	189.5%	29,248	68,646,240	67,693,120	71,957,211	104.8%									

Attachment 12
MetLife Insurance Company USA
Nationwide Experience Projections with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	968	1,877,339	0	0	0.0%				0.0102		0.9898		7.50%	3.2979
	1998	1,814,214	6,979	26,493	1.5%	1,674	5,565,700	21,409	81,276	1.5%				0.0440		0.9560		7.50%	3.0678
	1999	2,201,650	32,515	16,223	0.7%	1,652	6,283,058	92,791	46,296	0.7%				0.0412		0.9588		7.50%	2.8538
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,658,970	150,471	716,265	12.7%				0.0436		0.9564		7.50%	2.6547
	2001	2,067,302	131,063	420,143	20.3%	1,517	5,105,164	323,659	1,037,535	20.3%				0.0399		0.9601		7.50%	2.4695
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,647,863	519,670	1,140,033	24.5%				0.0277		0.9723		7.50%	2.2972
	2003	1,976,906	472,541	672,297	34.0%	1,438	4,224,496	1,009,784	1,436,647	34.0%				0.0251		0.9749		7.50%	2.1369
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,839,302	1,225,352	3,641,385	94.8%				0.0355		0.9645		7.50%	1.9878
	2005	1,867,359	798,482	1,567,424	83.9%	1,322	3,453,025	1,476,513	2,898,401	83.9%				0.0469		0.9531		7.50%	1.8491
	2006	1,817,205	676,228	1,555,768	85.6%	1,283	3,125,845	1,163,205	2,676,136	85.6%				0.0295		0.9705		7.50%	1.7201
	2007	1,778,361	535,805	2,555,842	143.7%	1,237	2,845,607	857,358	4,089,677	143.7%				0.0359		0.9641		7.50%	1.6001
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,170	2,560,613	4,156,279	5,341,133	208.6%				0.0542		0.9458		7.50%	1.4885
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,122	2,289,257	5,072,224	3,704,029	161.8%				0.0410		0.9590		7.50%	1.3846
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,059	2,391,100	4,690,472	3,683,329	154.0%				0.0561		0.9439		7.50%	1.2880
	2011	1,938,592	3,103,159	1,807,625	93.2%	978	2,322,777	3,718,136	2,165,855	93.2%				0.0765		0.9235		7.50%	1.1982
	2012	1,762,555	3,163,351	4,244,079	240.8%	919	1,964,515	3,525,820	4,730,382	240.8%				0.0603		0.9397		7.50%	1.1146
	2013	1,665,372	3,488,331	3,655,638	219.5%	872	1,726,694	3,616,778	3,790,246	219.5%				0.0511		0.9489		7.50%	1.0368
Projected Future Experience	2014	1,570,627	3,640,721	3,713,907	236.5%	817	1,514,847	3,511,423	3,582,010	236.5%	1.0000	1.0772	1.0000	0.0629	0.0000	0.9371	0.9431	7.50%	0.9645
	2015	1,739,569	4,346,679	3,661,012	210.5%	745	1,560,734	3,899,823	3,284,646	210.5%	1.2640	1.0995	1.0094	0.0696	0.0200	0.9118	0.8882	7.50%	0.8972
	2016	1,841,316	4,392,937	3,555,254	193.1%	687	1,536,764	3,666,349	2,967,218	193.1%	1.1867	1.0843	1.0178	0.0776	0.0000	0.9224	0.8799	7.50%	0.8346
	2017	1,660,280	4,151,948	3,465,796	208.7%	628	1,288,996	3,223,460	2,690,750	208.7%	1.0000	1.0622	1.0178	0.0864	0.0000	0.9136	0.9017	7.50%	0.7764
	2018	1,481,904	3,891,481	3,315,610	223.7%	570	1,070,242	2,810,456	2,394,558	223.7%	1.0000	1.0531	1.0178	0.0929	0.0000	0.9071	0.8926	7.50%	0.7222
	2019	1,312,913	3,642,726	3,144,879	239.5%	514	882,042	2,447,259	2,112,795	239.5%	1.0000	1.0519	1.0178	0.0977	0.0000	0.9023	0.8860	7.50%	0.6718
	2020	1,155,801	3,446,559	2,969,319	256.9%	461	722,318	2,153,926	1,855,674	256.9%	1.0000	1.0538	1.0178	0.1024	0.0000	0.8976	0.8803	7.50%	0.6249
	2021	1,010,971	3,256,731	2,784,948	275.5%	412	587,727	1,893,295	1,619,025	275.5%	1.0000	1.0535	1.0178	0.1072	0.0000	0.8928	0.8747	7.50%	0.5813
	2022	878,562	3,066,563	2,597,011	295.6%	366	475,117	1,658,364	1,404,436	295.6%	1.0000	1.0543	1.0178	0.1119	0.0000	0.8881	0.8690	7.50%	0.5408
	2023	758,505	2,874,447	2,407,916	317.5%	323	381,573	1,446,019	1,211,326	317.5%	1.0000	1.0551	1.0178	0.1167	0.0000	0.8833	0.8633	7.50%	0.5031
	2024	650,552	2,681,546	2,219,642	341.2%	284	304,434	1,254,863	1,038,709	341.2%	1.0000	1.0560	1.0178	0.1215	0.0000	0.8785	0.8577	7.50%	0.4680
	2025	554,295	2,488,427	2,031,033	366.4%	248	241,292	1,083,247	884,137	366.4%	1.0000	1.0551	1.0178	0.1262	0.0000	0.8738	0.8520	7.50%	0.4353
	2026	469,193	2,296,151	1,845,918	393.4%	216	189,997	929,811	747,492	393.4%	1.0000	1.0549	1.0178	0.1308	0.0000	0.8692	0.8465	7.50%	0.4049
	2027	394,597	2,106,610	1,666,988	422.5%	186	148,641	793,542	627,940	422.5%	1.0000	1.0550	1.0178	0.1353	0.0000	0.8647	0.8410	7.50%	0.3767
	2028	329,766	1,922,305	1,500,175	454.9%	160	115,554	673,596	525,677	454.9%	1.0000	1.0580	1.0178	0.1397	0.0000	0.8603	0.8357	7.50%	0.3504
	2029	273,900	1,745,425	1,342,773	490.2%	137	89,281	568,945	437,695	490.2%	1.0000	1.0588	1.0178	0.1438	0.0000	0.8562	0.8306	7.50%	0.3260
	2030	226,158	1,577,858	1,200,121	530.7%	117	68,576	478,441	363,903	530.7%	1.0000	1.0635	1.0178	0.1478	0.0000	0.8522	0.8257	7.50%	0.3032
	2031	185,688	1,421,396	1,070,511	576.5%	99	52,376	400,929	301,956	576.5%	1.0000	1.0674	1.0178	0.1516	0.0000	0.8484	0.8211	7.50%	0.2821
	2032	151,650	1,276,507	952,705	628.2%	84	39,791	334,940	249,978	628.2%	1.0000	1.0706	1.0178	0.1551	0.0000	0.8449	0.8167	7.50%	0.2624
	2033	123,233	1,142,971	843,631	684.6%	71	30,079	278,978	205,915	684.6%	1.0000	1.0706	1.0178	0.1583	0.0000	0.8417	0.8126	7.50%	0.2441
	2034	99,678	1,020,115	744,099	746.5%	59	22,632	231,620	168,950	746.5%	1.0000	1.0714	1.0178	0.1613	0.0000	0.8387	0.8089	7.50%	0.2271
	2035	80,283	907,703	654,225	814.9%	49	16,957	191,717	138,180	814.9%	1.0000	1.0725	1.0178	0.1641	0.0000	0.8359	0.8054	7.50%	0.2112
	2036	64,413	805,642	575,260	893.1%	41	12,656	158,289	113,025	893.1%	1.0000	1.0768	1.0178	0.1667	0.0000	0.8333	0.8023	7.50%	0.1965
	2037	51,503	713,969	505,795	982.1%	34	9,413	130,491	92,443	982.1%	1.0000	1.0804	1.0178	0.1691	0.0000	0.8309	0.7996	7.50%	0.1828
	2038	41,060	633,337	451,568	1099.8%	28	6,981	107,678	76,774	1099.8%	1.0000	1.1003	1.0178	0.1713	0.0000	0.8287	0.7972	7.50%	0.1700
	2039	32,654	564,046	405,157	1240.8%	23	5,164	89,207	64,078	1240.8%	1.0000	1.1085	1.0178	0.1734	0.0000	0.8266	0.7953	7.50%	0.1582
	2040	25,917	504,007	362,324	1398.0%	19	3,813	74,150	53,306	1398.0%	1.0000	1.1070	1.0178	0.1754	0.0000	0.8246	0.7937	7.50%	0.1471
	2041	20,539	450,837	321,813	1566.8%	16	2,811	61,700	44,042	1566.8%	1.0000	1.1011	1.0178	0.1773	0.0000	0.8227	0.7925	7.50%	0.1369
	2042	16,259	402,863	284,813	1751.8%	13	2,070	51,288	36,259	1751.8%	1.0000	1.0985	1.0178	0.1794	0.0000	0.8206	0.7916	7.50%	0.1273
	2043	12,857	359,433	252,931	1967.2%	11	1,523	42,567	29,954	1967.2%	1.0000	1.1033	1.0178	0.1816	0.0000	0.8184	0.7908	7.50%	0.1184
	2044	10,158	320,170	223,753	2202.8%	9	1,119	35,271	24,650	2202.8%	1.0000	1.1002	1.0178	0.1840	0.0000	0.8160	0.7900	7.50%	0.1102
	2045	8,016	284,828	198,047	2470.8%	7	821	29,189	20,296	2470.8%	1.0000	1.1020	1.0178	0.1869	0.0000	0.8131	0.7891	7.50%	0.1025
	2046	6,315	253,309	174,989	2770.9%	6	602	24,148	16,682	2770.9%	1.0000	1.1018	1.0178	0.1902	0.0000	0.8098	0.7879	7.50%	0.0953
	2047	4,965	225,157	153,536	3092.5%	5	440	19,966	13,615	3092.5%	1.0000	1.0965	1.0178	0.1941	0.0000	0.8059	0.7862	7.50%	0.0887
	2048	3,892	199,575	132,824	3412.8%	4	321	16,463	10,957	3412.8%	1.0000	1.0843	1.0178	0.1986	0.0000	0.8014	0.7839	7.50%	0.0825
	2049	3,039	175,910	113,363	3730.0%	3	233	13,499	8,699	3730.0%	1.0000	1.0738	1.0178	0.2037	0.0000	0.7963	0.7809	7.50%	0.0767
	2050	2,362	153,954	95,829	4057.1%	2	169	10,990	6,841	4057.1%	1.0000	1.0687	1.0178	0.2095	0.0000	0.7905	0.7772	7.50%	0.0714
	2051	1,825	133,678	80,324	4401.4%	2	121	8,876	5,334	4401.4%	1.0000	1.0659	1.0178	0.2160	0.0000	0.7840	0.7726	7.50%	0.0664
	2052	1,400	115,033	65,829	4701.4%	1	86	7,106	4,066	4701.4%	1.0000	1.0495	1.0178	0.2231	0.0000	0.7769	0.7672	7.50%	0.0618
	2053	1,066	97,962	53,609	5030.9%	1	61	5,629	3,080	5030.9%	1.0000	1.0514	1.0178	0.2309	0.0000	0.7691	0.7610	7.50%	0.0575
	Past	30,775,106	23,404,807	28,242,447	91.8%	21,653	59,881,325	31,619,919	41,178,625	68.8%									
	Future	17,257,678	63,691,512	52,139,241	302.1%	7,460	11,388,374	34,817,508	29,437,071	258.5%									
	Lifetime	48,032,784	87,096,319	80,381,687	167.3%	29,113	71,269,699	66,437,427	70,615,696	99.1%									

Attachment 13
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	152,044	0	0	0.0%				0.0000		1.0000		7.50%	3.2979
	1998	96,958	0	0	0.0%	57	297,450	0	0	0.0%				0.0339		0.9661		7.50%	3.0678
	1999	106,061	0	0	0.0%	57	302,677	0	0	0.0%				0.0500		0.9500		7.50%	2.8538
	2000	97,197	0	0	0.0%	56	258,029	0	0	0.0%				0.0175		0.9825		7.50%	2.6547
	2001	95,681	17,592	163,419	170.8%	54	236,281	43,442	403,561	170.8%				0.0357		0.9643		7.50%	2.4695
	2002	89,726	90,218	61,772	68.8%	52	206,118	207,249	141,903	68.8%				0.0370		0.9630		7.50%	2.2972
	2003	82,941	89,996	193,730	233.6%	49	177,239	192,315	413,985	233.6%				0.0577		0.9423		7.50%	2.1369
	2004	78,485	71,673	243,163	309.8%	46	156,015	142,474	483,369	309.8%				0.0612		0.9388		7.50%	1.9878
	2005	75,198	43,438	3,340	4.4%	45	139,052	80,324	6,176	4.4%				0.0217		0.9783		7.50%	1.8491
	2006	71,789	15,042	0	0.0%	42	123,487	25,874	0	0.0%				0.0667		0.9333		7.50%	1.7201
	2007	69,801	0	0	0.0%	41	111,691	0	0	0.0%				0.0238		0.9762		7.50%	1.6001
	2008	69,852	275,091	0	0.0%	41	103,974	409,470	0	0.0%				0.0000		1.0000		7.50%	1.4885
	2009	67,410	268,469	0	0.0%	39	93,339	371,734	0	0.0%				0.0488		0.9512		7.50%	1.3846
	2010	59,564	0	0	0.0%	36	76,721	0	0	0.0%				0.0769		0.9231		7.50%	1.2880
	2011	57,535	0	1,163	2.0%	34	68,938	0	1,394	2.0%				0.0556		0.9444		7.50%	1.1982
	2012	56,000	30,945	194,095	346.6%	33	62,416	34,491	216,335	346.6%				0.0294		0.9706		7.50%	1.1146
	2013	56,335	41,948	32,888	58.4%	33	58,409	43,493	34,099	58.4%				0.0000		1.0000		7.50%	1.0368
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	31	52,749	73,243	126,432	239.7%	1.0000	4.1057	1.0000	0.0493	0.0000	0.9507	0.9708	7.50%	0.9645
	2015	51,390	115,154	138,607	269.7%	30	46,107	103,316	124,358	269.7%	1.0000	1.1253	1.0000	0.0541	0.0000	0.9459	0.9396	7.50%	0.8972
	2016	47,962	137,155	143,495	299.2%	28	40,029	114,470	119,761	299.2%	1.0000	1.1093	1.0000	0.0597	0.0000	0.9403	0.9333	7.50%	0.8346
	2017	44,409	146,730	147,396	331.9%	26	34,478	113,917	114,434	331.9%	1.0000	1.1094	1.0000	0.0663	0.0000	0.9337	0.9259	7.50%	0.7764
	2018	40,843	150,649	150,691	369.0%	24	29,497	108,800	108,830	369.0%	1.0000	1.1116	1.0000	0.0710	0.0000	0.9290	0.9197	7.50%	0.7222
	2019	37,368	153,928	153,941	412.0%	22	25,105	103,412	103,421	412.0%	1.0000	1.1166	1.0000	0.0747	0.0000	0.9253	0.9149	7.50%	0.6718
	2020	34,043	156,805	158,165	464.6%	21	21,275	97,995	98,845	464.6%	1.0000	1.1278	1.0000	0.0782	0.0000	0.9218	0.9110	7.50%	0.6249
	2021	30,880	160,350	161,055	521.5%	19	17,952	93,219	93,629	521.5%	1.0000	1.1226	1.0000	0.0817	0.0000	0.9183	0.9071	7.50%	0.5813
	2022	27,887	163,587	162,295	582.0%	17	15,081	88,466	87,767	582.0%	1.0000	1.1159	1.0000	0.0854	0.0000	0.9146	0.9031	7.50%	0.5408
	2023	25,069	165,666	161,467	644.1%	16	12,611	83,340	81,228	644.1%	1.0000	1.1068	1.0000	0.0891	0.0000	0.9109	0.8989	7.50%	0.5031
	2024	22,428	166,291	159,584	711.5%	14	10,495	77,818	74,679	711.5%	1.0000	1.1047	1.0000	0.0930	0.0000	0.9070	0.8947	7.50%	0.4680
	2025	19,966	165,608	156,873	785.7%	13	8,691	72,092	68,289	785.7%	1.0000	1.1042	1.0000	0.0970	0.0000	0.9030	0.8902	7.50%	0.4353
	2026	17,682	163,810	153,208	866.5%	12	7,160	66,334	62,041	866.5%	1.0000	1.1028	1.0000	0.1011	0.0000	0.8989	0.8856	7.50%	0.4049
	2027	15,576	161,078	148,439	953.0%	10	5,867	60,677	55,916	953.0%	1.0000	1.0999	1.0000	0.1052	0.0000	0.8948	0.8809	7.50%	0.3767
	2028	13,646	157,658	143,351	1050.5%	9	4,782	55,245	50,232	1050.5%	1.0000	1.1023	1.0000	0.1094	0.0000	0.8906	0.8761	7.50%	0.3504
	2029	11,889	153,511	136,907	1151.5%	8	3,875	50,039	44,627	1151.5%	1.0000	1.0962	1.0000	0.1135	0.0000	0.8865	0.8712	7.50%	0.3260
	2030	10,300	148,594	130,425	1266.3%	7	3,123	45,057	39,548	1266.3%	1.0000	1.0996	1.0000	0.1177	0.0000	0.8823	0.8663	7.50%	0.3032
	2031	8,873	142,756	122,402	1379.5%	6	2,503	40,267	34,526	1379.5%	1.0000	1.0894	1.0000	0.1217	0.0000	0.8783	0.8615	7.50%	0.2821
	2032	7,601	135,860	113,766	1496.8%	6	1,994	35,648	29,851	1496.8%	1.0000	1.0850	1.0000	0.1256	0.0000	0.8744	0.8566	7.50%	0.2624
	2033	6,475	127,925	104,037	1606.7%	5	1,580	31,224	25,394	1606.7%	1.0000	1.0735	1.0000	0.1293	0.0000	0.8707	0.8519	7.50%	0.2441
	2034	5,487	119,095	94,250	1717.7%	4	1,246	27,041	21,400	1717.7%	1.0000	1.0691	1.0000	0.1327	0.0000	0.8673	0.8474	7.50%	0.2271
	2035	4,627	109,737	84,418	1824.7%	4	977	23,178	17,830	1824.7%	1.0000	1.0623	1.0000	0.1358	0.0000	0.8642	0.8432	7.50%	0.2112
	2036	3,883	100,062	74,487	1918.2%	3	763	19,660	14,635	1918.2%	1.0000	1.0513	1.0000	0.1386	0.0000	0.8614	0.8393	7.50%	0.1965
	2037	3,246	90,379	65,531	2018.9%	3	593	16,518	11,977	2018.9%	1.0000	1.0525	1.0000	0.1410	0.0000	0.8590	0.8359	7.50%	0.1828
	2038	2,703	81,314	58,999	2182.4%	2	460	13,825	10,031	2182.4%	1.0000	1.0810	1.0000	0.1432	0.0000	0.8568	0.8329	7.50%	0.1700
	2039	2,245	73,372	54,102	2410.3%	2	355	11,604	8,557	2410.3%	1.0000	1.1044	1.0000	0.1453	0.0000	0.8547	0.8303	7.50%	0.1582
	2040	1,859	66,598	49,881	2683.5%	2	273	9,798	7,339	2683.5%	1.0000	1.1134	1.0000	0.1473	0.0000	0.8527	0.8281	7.50%	0.1471
	2041	1,536	60,771	45,709	2976.4%	1	210	8,317	6,256	2976.4%	1.0000	1.1091	1.0000	0.1494	0.0000	0.8506	0.8262	7.50%	0.1369
	2042	1,266	55,687	42,315	3342.4%	1	161	7,089	5,387	3342.4%	1.0000	1.1230	1.0000	0.1518	0.0000	0.8482	0.8244	7.50%	0.1273
	2043	1,041	51,286	39,450	3788.4%	1	123	6,074	4,672	3788.4%	1.0000	1.1334	1.0000	0.1547	0.0000	0.8453	0.8225	7.50%	0.1184
	2044	854	47,341	36,172	4233.2%	1	94	5,215	3,985	4233.2%	1.0000	1.1174	1.0000	0.1580	0.0000	0.8420	0.8206	7.50%	0.1102
	2045	699	43,732	33,222	4750.3%	1	72	4,482	3,405	4750.3%	1.0000	1.1222	1.0000	0.1618	0.0000	0.8382	0.8185	7.50%	0.1025
	2046	571	40,410	30,297	5307.8%	1	54	3,852	2,888	5307.8%	1.0000	1.1173	1.0000	0.1659	0.0000	0.8341	0.8162	7.50%	0.0953
	2047	465	37,311	27,502	5920.3%	1	41	3,309	2,439	5920.3%	1.0000	1.1154	1.0000	0.1705	0.0000	0.8295	0.8138	7.50%	0.0887
	2048	377	34,323	24,371	6466.6%	1	31	2,831	2,010	6466.6%	1.0000	1.0923	1.0000	0.1754	0.0000	0.8246	0.8113	7.50%	0.0825
	2049	305	31,332	21,269	6980.3%	1	23	2,404	1,632	6980.3%	1.0000	1.0794	1.0000	0.1807	0.0000	0.8193	0.8085	7.50%	0.0767
	2050	245	28,341	18,371	7486.9%	1	18	2,023	1,311	7486.9%	1.0000	1.0726	1.0000	0.1865	0.0000	0.8135	0.8053	7.50%	0.0714
	2051	197	25,377	15,604	7936.4%	1	13	1,685	1,036	7936.4%	1.0000	1.0600	1.0000	0.1930	0.0000	0.8070	0.8013	7.50%	0.0664
	2052	157	22,467	13,066	8344.9%	1	10	1,388	807	8344.9%	1.0000	1.0515	1.0000	0.2003	0.0000	0.7997	0.7964	7.50%	0.0618
	2053	124	19,710	11,055	8934.0%	1	7	1,133	635	8934.0%	1.0000	1.0706	1.0000	0.2086	0.0000	0.7914	0.7903	7.50%	0.0575
	Past	1,276,636	944,412	893,570	70.0%	755	2,623,880	1,550,865	1,700,821	64.8%									
	Future	560,863	4,087,698	3,717,265	662.8%	358	350,481	1,686,003	1,672,038	477.1%									
	Lifetime	1,837,499	5,032,110	4,610,835	250.9%	1,113	2,974,361	3,236,869	3,372,859	113.4%									

Attachment 13
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	152,044	0	0	0.0%				0.0000		1.0000		7.50%	3.2979
	1998	96,958	0	0	0.0%	57	297,450	0	0	0.0%				0.0339		0.9661		7.50%	3.0678
	1999	106,061	0	0	0.0%	57	302,677	0	0	0.0%				0.0500		0.9500		7.50%	2.8538
	2000	97,197	0	0	0.0%	56	258,029	0	0	0.0%				0.0175		0.9825		7.50%	2.6547
	2001	95,681	17,592	163,419	170.8%	54	236,281	43,442	403,561	170.8%				0.0357		0.9643		7.50%	2.4695
	2002	89,726	90,218	61,772	68.8%	52	206,118	207,249	141,903	68.8%				0.0370		0.9630		7.50%	2.2972
	2003	82,941	89,996	193,730	233.6%	49	177,239	192,315	413,985	233.6%				0.0577		0.9423		7.50%	2.1369
	2004	78,485	71,673	243,163	309.8%	46	156,015	142,474	483,369	309.8%				0.0612		0.9388		7.50%	1.9878
	2005	75,198	43,438	3,340	4.4%	45	139,052	80,324	6,176	4.4%				0.0217		0.9783		7.50%	1.8491
	2006	71,789	15,042	0	0.0%	42	123,487	25,874	0	0.0%				0.0667		0.9333		7.50%	1.7201
	2007	69,801	0	0	0.0%	41	111,691	0	0	0.0%				0.0238		0.9762		7.50%	1.6001
	2008	69,852	275,091	0	0.0%	41	103,974	409,470	0	0.0%				0.0000		1.0000		7.50%	1.4885
	2009	67,410	268,469	0	0.0%	39	93,339	371,734	0	0.0%				0.0488		0.9512		7.50%	1.3846
	2010	59,564	0	0	0.0%	36	76,721	0	0	0.0%				0.0769		0.9231		7.50%	1.2880
	2011	57,535	0	1,163	2.0%	34	68,938	0	1,394	2.0%				0.0556		0.9444		7.50%	1.1982
	2012	56,000	30,945	194,095	346.6%	33	62,416	34,491	216,335	346.6%				0.0294		0.9706		7.50%	1.1146
	2013	56,335	41,948	32,888	58.4%	33	58,409	43,493	34,099	58.4%				0.0000		1.0000		7.50%	1.0368
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	31	52,749	73,243	126,432	239.7%	1.0000	4.1057	1.0000	0.0493	0.0000	0.9507	0.9708	7.50%	0.9645
	2015	63,227	114,288	134,478	212.7%	29	56,727	102,539	120,653	212.7%	1.2937	1.1260	1.0101	0.0541	0.0200	0.9270	0.9020	7.50%	0.8972
	2016	66,979	134,165	135,974	203.0%	27	55,901	111,974	113,484	203.0%	1.1595	1.0975	1.0178	0.0597	0.0000	0.9403	0.9052	7.50%	0.8346
	2017	62,017	141,588	139,670	225.2%	26	48,148	109,925	108,436	225.2%	1.0000	1.0900	1.0178	0.0663	0.0000	0.9337	0.9259	7.50%	0.7764
	2018	57,037	144,057	142,793	250.3%	24	41,193	104,039	103,126	250.3%	1.0000	1.0922	1.0178	0.0710	0.0000	0.9290	0.9197	7.50%	0.7222
	2019	52,184	146,513	145,872	279.5%	22	35,059	98,430	98,000	279.5%	1.0000	1.0970	1.0178	0.0747	0.0000	0.9253	0.9149	7.50%	0.6718
	2020	47,541	148,936	149,874	315.3%	20	29,711	93,077	93,664	315.3%	1.0000	1.1080	1.0178	0.0782	0.0000	0.9218	0.9110	7.50%	0.6249
	2021	43,124	152,161	152,613	353.9%	19	25,070	88,458	88,721	353.9%	1.0000	1.1029	1.0178	0.0817	0.0000	0.9183	0.9071	7.50%	0.5813
	2022	38,944	155,155	153,788	394.9%	17	21,060	83,906	83,167	394.9%	1.0000	1.0963	1.0178	0.0854	0.0000	0.9146	0.9031	7.50%	0.5408
	2023	35,008	157,077	153,004	437.1%	15	17,611	79,019	76,970	437.1%	1.0000	1.0874	1.0178	0.0891	0.0000	0.9109	0.8989	7.50%	0.5031
	2024	31,320	157,638	151,219	482.8%	14	14,657	73,769	70,765	482.8%	1.0000	1.0854	1.0178	0.0930	0.0000	0.9070	0.8947	7.50%	0.4680
	2025	27,882	156,971	148,650	533.1%	13	12,137	68,332	64,710	533.1%	1.0000	1.0849	1.0178	0.0970	0.0000	0.9030	0.8902	7.50%	0.4353
	2026	24,693	155,253	145,178	587.9%	11	9,999	62,869	58,789	587.9%	1.0000	1.0835	1.0178	0.1011	0.0000	0.8989	0.8856	7.50%	0.4049
	2027	21,752	152,656	140,658	646.6%	10	8,194	57,504	52,985	646.6%	1.0000	1.0806	1.0178	0.1052	0.0000	0.8948	0.8809	7.50%	0.3767
	2028	19,057	149,410	135,837	712.8%	9	6,678	52,355	47,599	712.8%	1.0000	1.0830	1.0178	0.1094	0.0000	0.8906	0.8761	7.50%	0.3504
	2029	16,603	145,475	129,731	781.4%	8	5,412	47,420	42,287	781.4%	1.0000	1.0770	1.0178	0.1135	0.0000	0.8865	0.8712	7.50%	0.3260
	2030	14,384	140,813	123,589	859.2%	7	4,361	42,697	37,475	859.2%	1.0000	1.0804	1.0178	0.1177	0.0000	0.8823	0.8663	7.50%	0.3032
	2031	12,391	135,279	115,986	936.1%	6	3,495	38,158	32,716	936.1%	1.0000	1.0704	1.0178	0.1217	0.0000	0.8783	0.8615	7.50%	0.2821
	2032	10,614	128,742	107,802	1015.6%	5	2,785	33,780	28,286	1015.6%	1.0000	1.0660	1.0178	0.1256	0.0000	0.8744	0.8566	7.50%	0.2624
	2033	9,043	121,222	98,584	1090.2%	5	2,207	29,588	24,063	1090.2%	1.0000	1.0547	1.0178	0.1293	0.0000	0.8707	0.8519	7.50%	0.2441
	2034	7,663	112,854	89,309	1165.5%	4	1,740	25,624	20,278	1165.5%	1.0000	1.0504	1.0178	0.1327	0.0000	0.8673	0.8474	7.50%	0.2271
	2035	6,461	103,986	79,993	1238.1%	4	1,365	21,963	16,896	1238.1%	1.0000	1.0437	1.0178	0.1358	0.0000	0.8642	0.8432	7.50%	0.2112
	2036	5,423	94,818	70,583	1301.6%	3	1,065	18,629	13,868	1301.6%	1.0000	1.0329	1.0178	0.1386	0.0000	0.8614	0.8393	7.50%	0.1965
	2037	4,533	85,642	62,096	1369.9%	3	828	15,653	11,349	1369.9%	1.0000	1.0341	1.0178	0.1410	0.0000	0.8590	0.8359	7.50%	0.1828
	2038	3,775	77,052	55,907	1480.9%	2	642	13,100	9,505	1480.9%	1.0000	1.0621	1.0178	0.1432	0.0000	0.8568	0.8329	7.50%	0.1700
	2039	3,135	69,526	51,266	1635.5%	2	496	10,996	8,108	1635.5%	1.0000	1.0851	1.0178	0.1453	0.0000	0.8547	0.8303	7.50%	0.1582
	2040	2,596	63,107	47,267	1820.9%	2	382	9,284	6,954	1820.9%	1.0000	1.0939	1.0178	0.1473	0.0000	0.8527	0.8281	7.50%	0.1471
	2041	2,145	57,585	43,313	2019.6%	1	294	7,881	5,928	2019.6%	1.0000	1.0897	1.0178	0.1494	0.0000	0.8506	0.8262	7.50%	0.1369
	2042	1,768	52,768	40,097	2267.9%	1	225	6,718	5,105	2267.9%	1.0000	1.1033	1.0178	0.1518	0.0000	0.8482	0.8244	7.50%	0.1273
	2043	1,454	48,598	37,382	2570.6%	1	172	5,755	4,427	2570.6%	1.0000	1.1136	1.0178	0.1547	0.0000	0.8453	0.8225	7.50%	0.1184
	2044	1,193	44,860	34,276	2872.4%	1	131	4,942	3,776	2872.4%	1.0000	1.0979	1.0178	0.1580	0.0000	0.8420	0.8206	7.50%	0.1102
	2045	977	41,440	31,480	3223.3%	1	100	4,247	3,226	3223.3%	1.0000	1.1025	1.0178	0.1618	0.0000	0.8382	0.8185	7.50%	0.1025
	2046	797	38,292	28,709	3601.5%	1	76	3,650	2,737	3601.5%	1.0000	1.0978	1.0178	0.1659	0.0000	0.8341	0.8162	7.50%	0.0953
	2047	649	35,355	26,060	4017.1%	1	58	3,135	2,311	4017.1%	1.0000	1.0959	1.0178	0.1705	0.0000	0.8295	0.8138	7.50%	0.0887
	2048	526	32,524	23,093	4387.8%	1	43	2,683	1,905	4387.8%	1.0000	1.0732	1.0178	0.1754	0.0000	0.8246	0.8113	7.50%	0.0825
	2049	426	29,689	20,154	4736.4%	1	33	2,278	1,547	4736.4%	1.0000	1.0605	1.0178	0.1807	0.0000	0.8193	0.8085	7.50%	0.0767
	2050	343	26,856	17,408	5080.2%	1	24	1,917	1,243	5080.2%	1.0000	1.0538	1.0178	0.1865	0.0000	0.8135	0.8053	7.50%	0.0714
	2051	275	24,047	14,786	5385.1%	1	18	1,597	982	5385.1%	1.0000	1.0415	1.0178	0.1930	0.0000	0.8070	0.8013	7.50%	0.0664
	2052	219	21,289	12,381	5662.4%	1	14	1,315	765	5662.4%	1.0000	1.0331	1.0178	0.2003	0.0000	0.7997	0.7964	7.50%	0.0618
	2053	173	18,676	10,475	6062.1%	1	10	1,073	602	6062.1%	1.0000	1.0519	1.0178	0.2086	0.0000	0.7914	0.7903	7.50%	0.0575
	Past	1,276,636	944,412	893,570	70.0%	755	2,623,880	1,550,865	1,700,821	64.8%									
	Future	753,022	3,892,298	3,532,424	469.1%	352	460,872	1,613,522	1,593,835	345.8%									
	Lifetime	2,029,658	4,836,710	4,425,994	218.1%	1,107	3,084,751	3,164,387	3,294,657	106.8%									

Attachment 14
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC3+ Tax-Qualified Nursing Facility Only Policy Forms
Experience as of December 31, 2013

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	30,778,586
2	Active Life Reserves at 12/31/2013:	17,040,187
3	Present Value of Future Premium:	8,764,916
	Anticipated Loss Ratio = (1 - 2) / 3:	**156.7%**

Nationwide Experience
With 50% Increase

1	Present Value of Future Claims:	29,437,071
2	Active Life Reserves at 12/31/2013:	17,040,187
3	Present Value of Future Premium:	11,388,374
	Anticipated Loss Ratio = (1 - 2) / 3:	**108.9%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	1,672,038
2	Active Life Reserves at 12/31/2013:	931,936
3	Present Value of Future Premium:	350,481
	Anticipated Loss Ratio = (1 - 2) / 3:	**211.2%**

Virginia-Specific Experience
With 50% Increase

1	Present Value of Future Claims:	1,593,835
2	Active Life Reserves at 12/31/2013:	931,936
3	Present Value of Future Premium:	460,872
	Anticipated Loss Ratio = (1 - 2) / 3:	**143.6%**

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

Attachment 15
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	1,186,886	0	0	0.0%	968	3,914,252	0	0	0.0%				0.0102		0.9898		7.50%	3.2979
	1998	3,782,637	6,979	26,493	0.7%	1,674	11,604,485	21,409	81,276	0.7%				0.0440		0.9560		7.50%	3.0678
	1999	4,590,441	32,515	16,223	0.4%	1,652	13,100,175	92,791	46,296	0.4%				0.0412		0.9588		7.50%	2.8538
	2000	4,444,564	56,681	269,811	6.1%	1,580	11,798,952	150,471	716,265	6.1%				0.0436		0.9564		7.50%	2.6547
	2001	4,310,325	131,063	420,143	9.7%	1,517	10,644,268	323,659	1,037,535	9.7%				0.0399		0.9601		7.50%	2.4695
	2002	4,218,539	226,220	496,272	11.8%	1,475	9,690,794	519,670	1,140,033	11.8%				0.0277		0.9723		7.50%	2.2972
	2003	4,121,849	472,541	672,297	16.3%	1,438	8,808,074	1,009,784	1,436,647	16.3%				0.0251		0.9749		7.50%	2.1369
	2004	4,026,966	616,425	1,831,834	45.5%	1,387	8,004,945	1,225,352	3,641,385	45.5%				0.0355		0.9645		7.50%	1.9878
	2005	3,893,443	798,482	1,567,424	40.3%	1,322	7,199,556	1,476,513	2,898,401	40.3%				0.0469		0.9531		7.50%	1.8491
	2006	3,788,872	676,228	1,555,768	41.1%	1,283	6,517,386	1,163,205	2,676,136	41.1%				0.0295		0.9705		7.50%	1.7201
	2007	3,707,883	535,805	2,555,842	68.9%	1,237	5,933,091	857,358	4,089,677	68.9%				0.0359		0.9641		7.50%	1.6001
	2008	3,586,770	2,792,274	3,588,284	100.0%	1,170	5,338,878	4,156,279	5,341,133	100.0%				0.0542		0.9458		7.50%	1.4885
	2009	3,447,169	3,663,197	2,675,077	77.6%	1,122	4,773,101	5,072,224	3,704,029	77.6%				0.0410		0.9590		7.50%	1.3846
	2010	3,277,982	3,641,555	2,859,637	87.2%	1,059	4,222,175	4,690,472	3,683,329	87.2%				0.0561		0.9439		7.50%	1.2880
	2011	2,998,489	3,103,159	1,807,625	60.3%	978	3,592,722	3,718,136	2,165,855	60.3%				0.0765		0.9235		7.50%	1.1982
	2012	2,726,207	3,163,351	4,244,079	155.7%	919	3,038,586	3,525,820	4,730,382	155.7%				0.0603		0.9397		7.50%	1.1146
	2013	2,575,890	3,488,331	3,655,638	141.9%	872	2,670,739	3,616,778	3,790,246	141.9%				0.0511		0.9489		7.50%	1.0368
Projected Future Experience	2014	2,429,346	3,640,721	3,713,907	152.9%	817	2,343,069	3,511,423	3,582,010	152.9%	1.0000	1.0772	1.0000	0.0629	0.0000	0.9371	0.9431	7.50%	0.9645
	2015	2,236,818	4,368,129	3,764,658	168.3%	760	2,006,864	3,919,068	3,377,636	168.3%	1.0000	1.1009	1.0000	0.0696	0.0000	0.9304	0.9207	7.50%	0.8972
	2016	2,039,403	4,471,528	3,751,920	184.0%	701	1,702,088	3,731,941	3,131,356	184.0%	1.0000	1.0931	1.0000	0.0776	0.0000	0.9224	0.9117	7.50%	0.8346
	2017	1,838,891	4,287,894	3,657,513	198.9%	641	1,427,665	3,329,005	2,839,594	198.9%	1.0000	1.0811	1.0000	0.0864	0.0000	0.9136	0.9017	7.50%	0.7764
	2018	1,641,326	4,058,879	3,499,020	213.2%	581	1,185,378	2,931,352	2,527,018	213.2%	1.0000	1.0718	1.0000	0.0929	0.0000	0.9071	0.8926	7.50%	0.7222
	2019	1,454,155	3,820,904	3,318,843	228.2%	524	976,932	2,566,963	2,229,668	228.2%	1.0000	1.0706	1.0000	0.0977	0.0000	0.9023	0.8860	7.50%	0.6718
	2020	1,280,142	3,624,578	3,133,572	244.8%	471	800,024	2,265,178	1,958,325	244.8%	1.0000	1.0725	1.0000	0.1024	0.0000	0.8976	0.8803	7.50%	0.6249
	2021	1,119,731	3,429,414	2,939,003	262.5%	420	650,954	1,993,685	1,708,585	262.5%	1.0000	1.0723	1.0000	0.1072	0.0000	0.8928	0.8747	7.50%	0.5813
	2022	973,077	3,231,298	2,740,670	281.6%	373	526,229	1,747,451	1,482,125	281.6%	1.0000	1.0731	1.0000	0.1119	0.0000	0.8881	0.8690	7.50%	0.5408
	2023	840,104	3,030,205	2,541,115	302.5%	330	422,623	1,524,374	1,278,333	302.5%	1.0000	1.0739	1.0000	0.1167	0.0000	0.8833	0.8633	7.50%	0.5031
	2024	720,538	2,827,706	2,342,426	325.1%	290	337,185	1,323,261	1,096,168	325.1%	1.0000	1.0748	1.0000	0.1215	0.0000	0.8785	0.8577	7.50%	0.4680
	2025	613,925	2,624,610	2,143,383	349.1%	253	267,250	1,142,529	933,045	349.1%	1.0000	1.0739	1.0000	0.1262	0.0000	0.8738	0.8520	7.50%	0.4353
	2026	519,669	2,422,150	1,948,028	374.9%	220	210,436	980,834	788,841	374.9%	1.0000	1.0737	1.0000	0.1308	0.0000	0.8692	0.8465	7.50%	0.4049
	2027	437,047	2,222,425	1,759,200	402.5%	190	164,632	837,168	662,676	402.5%	1.0000	1.0738	1.0000	0.1353	0.0000	0.8647	0.8410	7.50%	0.3767
	2028	365,242	2,028,131	1,583,160	433.5%	164	127,985	710,678	554,756	433.5%	1.0000	1.0769	1.0000	0.1397	0.0000	0.8603	0.8357	7.50%	0.3504
	2029	303,366	1,841,617	1,417,051	467.1%	140	98,886	600,300	461,907	467.1%	1.0000	1.0776	1.0000	0.1438	0.0000	0.8562	0.8306	7.50%	0.3260
	2030	250,488	1,664,890	1,266,508	505.6%	119	75,953	504,831	384,033	505.6%	1.0000	1.0824	1.0000	0.1478	0.0000	0.8522	0.8257	7.50%	0.3032
	2031	205,664	1,499,850	1,129,729	549.3%	101	58,011	423,058	318,659	549.3%	1.0000	1.0864	1.0000	0.1516	0.0000	0.8484	0.8211	7.50%	0.2821
	2032	167,964	1,347,002	1,005,406	598.6%	86	44,072	353,437	263,806	598.6%	1.0000	1.0897	1.0000	0.1551	0.0000	0.8449	0.8167	7.50%	0.2624
	2033	136,490	1,206,120	890,298	652.3%	72	33,315	294,392	217,305	652.3%	1.0000	1.0897	1.0000	0.1583	0.0000	0.8417	0.8126	7.50%	0.2441
	2034	110,401	1,076,494	785,260	711.3%	60	25,067	244,421	178,295	711.3%	1.0000	1.0905	1.0000	0.1613	0.0000	0.8387	0.8089	7.50%	0.2271
	2035	88,919	957,882	690,415	776.4%	51	18,781	202,316	145,824	776.4%	1.0000	1.0916	1.0000	0.1641	0.0000	0.8359	0.8054	7.50%	0.2112
	2036	71,342	850,188	607,082	850.9%	42	14,017	167,042	119,277	850.9%	1.0000	1.0959	1.0000	0.1667	0.0000	0.8333	0.8023	7.50%	0.1965
	2037	57,044	753,452	533,774	935.7%	35	10,426	137,707	97,557	935.7%	1.0000	1.0996	1.0000	0.1691	0.0000	0.8309	0.7996	7.50%	0.1828
	2038	45,477	668,364	476,548	1047.9%	29	7,732	113,633	81,021	1047.9%	1.0000	1.1199	1.0000	0.1713	0.0000	0.8287	0.7972	7.50%	0.1700
	2039	36,166	595,243	427,569	1182.2%	24	5,720	94,141	67,622	1182.2%	1.0000	1.1282	1.0000	0.1734	0.0000	0.8266	0.7953	7.50%	0.1582
	2040	28,705	531,884	382,367	1332.0%	20	4,223	78,252	56,254	1332.0%	1.0000	1.1267	1.0000	0.1754	0.0000	0.8246	0.7937	7.50%	0.1471
	2041	22,749	475,775	339,615	1492.9%	16	3,113	65,113	46,479	1492.9%	1.0000	1.1207	1.0000	0.1773	0.0000	0.8227	0.7925	7.50%	0.1369
	2042	18,008	425,148	300,568	1669.1%	13	2,293	54,125	38,265	1669.1%	1.0000	1.1181	1.0000	0.1794	0.0000	0.8206	0.7916	7.50%	0.1273
	2043	14,240	379,316	266,922	1874.4%	11	1,686	44,921	31,611	1874.4%	1.0000	1.1230	1.0000	0.1816	0.0000	0.8184	0.7908	7.50%	0.1184
	2044	11,250	337,881	236,130	2098.9%	9	1,239	37,223	26,013	2098.9%	1.0000	1.1197	1.0000	0.1840	0.0000	0.8160	0.7900	7.50%	0.1102
	2045	8,878	300,584	209,003	2354.2%	7	910	30,803	21,418	2354.2%	1.0000	1.1217	1.0000	0.1869	0.0000	0.8131	0.7891	7.50%	0.1025
	2046	6,995	267,321	184,669	2640.2%	6	667	25,483	17,604	2640.2%	1.0000	1.1215	1.0000	0.1902	0.0000	0.8098	0.7879	7.50%	0.0953
	2047	5,499	237,612	162,029	2946.5%	5	488	21,071	14,368	2946.5%	1.0000	1.1160	1.0000	0.1941	0.0000	0.8059	0.7862	7.50%	0.0887
	2048	4,311	210,614	140,172	3251.8%	4	356	17,374	11,563	3251.8%	1.0000	1.1036	1.0000	0.1986	0.0000	0.8014	0.7839	7.50%	0.0825
	2049	3,366	185,641	119,633	3554.0%	3	258	14,245	9,180	3554.0%	1.0000	1.0929	1.0000	0.2037	0.0000	0.7963	0.7809	7.50%	0.0767
	2050	2,616	162,470	101,130	3865.6%	2	187	11,598	7,219	3865.6%	1.0000	1.0877	1.0000	0.2095	0.0000	0.7905	0.7772	7.50%	0.0714
	2051	2,021	141,072	84,767	4193.7%	2	134	9,368	5,629	4193.7%	1.0000	1.0849	1.0000	0.2160	0.0000	0.7840	0.7726	7.50%	0.0664
	2052	1,551	121,396	69,470	4479.6%	1	96	7,499	4,291	4479.6%	1.0000	1.0682	1.0000	0.2231	0.0000	0.7769	0.7672	7.50%	0.0618
	2053	1,180	103,381	56,575	4793.6%	1	68	5,940	3,251	4793.6%	1.0000	1.0701	1.0000	0.2309	0.0000	0.7691	0.7610	7.50%	0.0575
	Past	60,684,910	23,404,807	28,242,447	46.5%	21,653	120,852,180	31,619,919	41,178,625	34.1%									
	Future	20,114,106	66,429,769	54,719,108	272.0%	7,595	13,557,010	36,073,201	30,778,586	227.0%									
	Lifetime	80,799,016	89,834,576	82,961,555	102.7%	29,248	134,409,191	67,693,120	71,957,211	53.5%									

Attachment 16
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	96,125	0	0	0.0%	40	317,011	0	0	0.0%				0.0000		1.0000		7.50%	3.2979
	1998	202,157	0	0	0.0%	57	620,184	0	0	0.0%				0.0339		0.9661		7.50%	3.0678
	1999	220,489	0	0	0.0%	57	629,230	0	0	0.0%				0.0500		0.9500		7.50%	2.8538
	2000	202,614	0	0	0.0%	56	537,878	0	0	0.0%				0.0175		0.9825		7.50%	2.6547
	2001	198,010	17,592	163,419	82.5%	54	488,983	43,442	403,561	82.5%				0.0357		0.9643		7.50%	2.4695
	2002	183,203	90,218	61,772	33.7%	52	420,852	207,249	141,903	33.7%				0.0370		0.9630		7.50%	2.2972
	2003	170,887	89,996	193,730	113.4%	49	365,172	192,315	413,985	113.4%				0.0577		0.9423		7.50%	2.1369
	2004	163,383	71,673	243,163	148.8%	46	324,779	142,474	483,369	148.8%				0.0612		0.9388		7.50%	1.9878
	2005	156,340	43,438	3,340	2.1%	45	289,095	80,324	6,176	2.1%				0.0217		0.9783		7.50%	1.8491
	2006	148,855	15,042	0	0.0%	42	256,051	25,874	0	0.0%				0.0667		0.9333		7.50%	1.7201
	2007	145,022	0	0	0.0%	41	232,054	0	0	0.0%				0.0238		0.9762		7.50%	1.6001
	2008	143,820	275,091	0	0.0%	41	214,074	409,470	0	0.0%				0.0000		1.0000		7.50%	1.4885
	2009	136,423	268,469	0	0.0%	39	188,897	371,734	0	0.0%				0.0488		0.9512		7.50%	1.3846
	2010	123,683	0	0	0.0%	36	159,308	0	0	0.0%				0.0769		0.9231		7.50%	1.2880
	2011	114,849	0	1,163	1.0%	34	137,609	0	1,394	1.0%				0.0556		0.9444		7.50%	1.1982
	2012	87,980	30,945	194,095	220.6%	33	98,062	34,491	216,335	220.6%				0.0294		0.9706		7.50%	1.1146
	2013	84,502	41,948	32,888	38.9%	33	87,613	43,493	34,099	38.9%				0.0000		1.0000		7.50%	1.0368
Projected Future Experience	2014	82,037	75,940	131,088	159.8%	31	79,124	73,243	126,432	159.8%	1.0000	4.1057	1.0000	0.0493	0.0000	0.9507	0.9708	7.50%	0.9645
	2015	77,085	115,154	138,607	179.8%	30	69,161	103,316	124,358	179.8%	1.0000	1.1253	1.0000	0.0541	0.0000	0.9459	0.9396	7.50%	0.8972
	2016	71,943	137,155	143,495	199.5%	28	60,044	114,470	119,761	199.5%	1.0000	1.1093	1.0000	0.0597	0.0000	0.9403	0.9333	7.50%	0.8346
	2017	66,613	146,730	147,396	221.3%	26	51,717	113,917	114,434	221.3%	1.0000	1.1094	1.0000	0.0663	0.0000	0.9337	0.9259	7.50%	0.7764
	2018	61,265	150,649	150,691	246.0%	24	44,246	108,800	108,830	246.0%	1.0000	1.1116	1.0000	0.0710	0.0000	0.9290	0.9197	7.50%	0.7222
	2019	56,052	153,928	153,941	274.6%	22	37,657	103,412	103,421	274.6%	1.0000	1.1166	1.0000	0.0747	0.0000	0.9253	0.9149	7.50%	0.6718
	2020	51,065	156,805	158,165	309.7%	21	31,913	97,995	98,845	309.7%	1.0000	1.1278	1.0000	0.0782	0.0000	0.9218	0.9110	7.50%	0.6249
	2021	46,320	160,350	161,055	347.7%	19	26,928	93,219	93,629	347.7%	1.0000	1.1226	1.0000	0.0817	0.0000	0.9183	0.9071	7.50%	0.5813
	2022	41,830	163,587	162,295	388.0%	17	22,621	88,466	87,767	388.0%	1.0000	1.1159	1.0000	0.0854	0.0000	0.9146	0.9031	7.50%	0.5408
	2023	37,603	165,666	161,467	429.4%	16	18,916	83,340	81,228	429.4%	1.0000	1.1068	1.0000	0.0891	0.0000	0.9109	0.8989	7.50%	0.5031
	2024	33,642	166,291	159,584	474.4%	14	15,743	77,818	74,679	474.4%	1.0000	1.1047	1.0000	0.0930	0.0000	0.9070	0.8947	7.50%	0.4680
	2025	29,948	165,608	156,873	523.8%	13	13,037	72,092	68,289	523.8%	1.0000	1.1042	1.0000	0.0970	0.0000	0.9030	0.8902	7.50%	0.4353
	2026	26,523	163,810	153,208	577.6%	12	10,740	66,334	62,041	577.6%	1.0000	1.1028	1.0000	0.1011	0.0000	0.8989	0.8856	7.50%	0.4049
	2027	23,364	161,078	148,439	635.3%	10	8,801	60,677	55,916	635.3%	1.0000	1.0999	1.0000	0.1052	0.0000	0.8948	0.8809	7.50%	0.3767
	2028	20,469	157,658	143,351	700.3%	9	7,173	55,245	50,232	700.3%	1.0000	1.1023	1.0000	0.1094	0.0000	0.8906	0.8761	7.50%	0.3504
	2029	17,833	153,511	136,907	767.7%	8	5,813	50,039	44,627	767.7%	1.0000	1.0962	1.0000	0.1135	0.0000	0.8865	0.8712	7.50%	0.3260
	2030	15,450	148,594	130,425	844.2%	7	4,685	45,057	39,548	844.2%	1.0000	1.0996	1.0000	0.1177	0.0000	0.8823	0.8663	7.50%	0.3032
	2031	13,309	142,756	122,402	919.7%	6	3,754	40,267	34,526	919.7%	1.0000	1.0894	1.0000	0.1217	0.0000	0.8783	0.8615	7.50%	0.2821
	2032	11,401	135,860	113,766	997.8%	6	2,992	35,648	29,851	997.8%	1.0000	1.0850	1.0000	0.1256	0.0000	0.8744	0.8566	7.50%	0.2624
	2033	9,713	127,925	104,037	1071.1%	5	2,371	31,224	25,394	1071.1%	1.0000	1.0735	1.0000	0.1293	0.0000	0.8707	0.8519	7.50%	0.2441
	2034	8,231	119,095	94,250	1145.1%	4	1,869	27,041	21,400	1145.1%	1.0000	1.0691	1.0000	0.1327	0.0000	0.8673	0.8474	7.50%	0.2271
	2035	6,940	109,737	84,418	1216.4%	4	1,466	23,178	17,830	1216.4%	1.0000	1.0623	1.0000	0.1358	0.0000	0.8642	0.8432	7.50%	0.2112
	2036	5,825	100,062	74,487	1278.8%	3	1,144	19,660	14,635	1278.8%	1.0000	1.0513	1.0000	0.1386	0.0000	0.8614	0.8393	7.50%	0.1965
	2037	4,869	90,379	65,531	1345.9%	3	890	16,518	11,977	1345.9%	1.0000	1.0525	1.0000	0.1410	0.0000	0.8590	0.8359	7.50%	0.1828
	2038	4,055	81,314	58,999	1454.9%	2	689	13,825	10,031	1454.9%	1.0000	1.0810	1.0000	0.1432	0.0000	0.8568	0.8329	7.50%	0.1700
	2039	3,367	73,372	54,102	1606.8%	2	533	11,604	8,557	1606.8%	1.0000	1.1044	1.0000	0.1453	0.0000	0.8547	0.8303	7.50%	0.1582
	2040	2,788	66,598	49,881	1789.0%	2	410	9,798	7,339	1789.0%	1.0000	1.1134	1.0000	0.1473	0.0000	0.8527	0.8281	7.50%	0.1471
	2041	2,304	60,771	45,709	1984.3%	1	315	8,317	6,256	1984.3%	1.0000	1.1091	1.0000	0.1494	0.0000	0.8506	0.8262	7.50%	0.1369
	2042	1,899	55,687	42,315	2228.3%	1	242	7,089	5,387	2228.3%	1.0000	1.1230	1.0000	0.1518	0.0000	0.8482	0.8244	7.50%	0.1273
	2043	1,562	51,286	39,450	2525.6%	1	185	6,074	4,672	2525.6%	1.0000	1.1334	1.0000	0.1547	0.0000	0.8453	0.8225	7.50%	0.1184
	2044	1,282	47,341	36,172	2822.1%	1	141	5,215	3,985	2822.1%	1.0000	1.1174	1.0000	0.1580	0.0000	0.8420	0.8206	7.50%	0.1102
	2045	1,049	43,732	33,222	3166.9%	1	108	4,482	3,405	3166.9%	1.0000	1.1222	1.0000	0.1618	0.0000	0.8382	0.8185	7.50%	0.1025
	2046	856	40,410	30,297	3538.5%	1	82	3,852	2,888	3538.5%	1.0000	1.1173	1.0000	0.1659	0.0000	0.8341	0.8162	7.50%	0.0953
	2047	697	37,311	27,502	3946.9%	1	62	3,309	2,439	3946.9%	1.0000	1.1154	1.0000	0.1705	0.0000	0.8295	0.8138	7.50%	0.0887
	2048	565	34,323	24,371	4311.1%	1	47	2,831	2,010	4311.1%	1.0000	1.0923	1.0000	0.1754	0.0000	0.8246	0.8113	7.50%	0.0825
	2049	457	31,332	21,269	4653.5%	1	35	2,404	1,632	4653.5%	1.0000	1.0794	1.0000	0.1807	0.0000	0.8193	0.8085	7.50%	0.0767
	2050	368	28,341	18,371	4991.3%	1	26	2,023	1,311	4991.3%	1.0000	1.0726	1.0000	0.1865	0.0000	0.8135	0.8053	7.50%	0.0714
	2051	295	25,377	15,604	5290.9%	1	20	1,685	1,036	5290.9%	1.0000	1.0600	1.0000	0.1930	0.0000	0.8070	0.8013	7.50%	0.0664
	2052	235	22,467	13,066	5563.3%	1	15	1,388	807	5563.3%	1.0000	1.0515	1.0000	0.2003	0.0000	0.7997	0.7964	7.50%	0.0618
	2053	186	19,710	11,055	5956.0%	1	11	1,133	635	5956.0%	1.0000	1.0706	1.0000	0.2086	0.0000	0.7914	0.7903	7.50%	0.0575
	Past	2,578,341	944,412	893,570	34.7%	755	5,366,853	1,550,865	1,700,821	31.7%									
	Future	841,295	4,087,698	3,717,265	441.9%	358	525,722	1,686,003	1,672,038	318.0%									
	Lifetime	3,419,635	5,032,110	4,610,835	134.8%	1,113	5,892,575	3,236,869	3,372,859	57.2%									

Attachment 17
MetLife Insurance Company USA
60/80 Test After Requested 50.0% Increase
Nationwide Experience for LTC3+ Tax-Qualified Nursing Facility Only Policy Forms

1	Accumulated value of earned premium	45,540,875	x	60%	=	27,324,525
2	Present value of future projected earned premium without the requested rate increase	9,541,086	x	60%	=	5,724,652
3a	Present value of future projected premium with the requested rate increase	13,212,908				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	3,671,822	x	80%	=	2,937,458
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**35,986,634**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					35,275,903
5b	Present value of future projected incurred claims without the inclusion of active life reserves					35,830,062
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**71,105,965**
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 18
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	569,250	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	1,814,214	6,979	26,493	1.5%	1,814,214	6,979	26,493	1.5%	1.000	1.1%	1.1%	1.000
Historical	1999	2,201,650	32,515	16,223	0.7%	2,201,650	32,515	16,223	0.7%	1.000	0.9%	0.9%	1.000
Experience	2000	2,131,685	56,681	269,811	12.7%	2,131,685	56,681	269,811	12.7%	1.000	4.4%	4.4%	1.000
	2001	2,067,302	131,063	420,143	20.3%	2,067,302	131,063	420,143	20.3%	1.000	7.7%	7.7%	1.000
	2002	2,023,280	226,220	496,272	24.5%	2,023,280	226,220	496,272	24.5%	1.000	10.4%	10.4%	1.000
	2003	1,976,906	472,541	672,297	34.0%	1,976,906	472,541	672,297	34.0%	1.000	13.4%	13.4%	1.000
	2004	1,931,398	616,425	1,831,834	94.8%	1,931,398	616,425	1,831,834	94.8%	1.000	21.8%	21.8%	1.000
	2005	1,867,359	798,482	1,567,424	83.9%	1,867,359	798,482	1,567,424	83.9%	1.000	27.1%	27.1%	1.000
	2006	1,817,205	676,228	1,555,768	85.6%	1,817,205	676,228	1,555,768	85.6%	1.000	31.2%	31.2%	1.000
	2007	1,778,361	535,805	2,555,842	143.7%	1,778,361	535,805	2,555,842	143.7%	1.000	38.1%	38.1%	1.000
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,720,273	2,792,274	3,588,284	208.6%	1.000	47.0%	47.0%	1.000
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,653,318	3,663,197	2,675,077	161.8%	1.000	52.1%	52.1%	1.000
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,856,385	3,641,555	2,859,637	154.0%	1.000	56.6%	56.6%	1.000
	2011	1,938,592	3,103,159	1,807,625	93.2%	1,938,592	3,103,159	1,807,625	93.2%	1.000	58.1%	58.1%	1.000
	2012	1,762,555	3,163,351	4,244,079	240.8%	1,762,555	3,163,351	4,244,079	240.8%	1.000	64.3%	64.3%	1.000
	2013	1,665,372	3,488,331	3,655,638	219.5%	1,665,372	3,488,331	3,655,638	219.5%	1.000	68.8%	68.8%	1.000
	2014	1,570,627	3,640,721	3,713,907	236.5%	1,104,306	3,146,176	2,110,269	191.1%	1.237	72.9%	70.9%	1.028
Projected	2015	1,446,154	4,368,129	3,764,658	260.3%	910,346	3,309,618	1,949,074	214.1%	1.216	76.8%	72.8%	1.055
Future	2016	1,318,520	4,471,528	3,751,920	284.6%	743,713	3,000,537	1,786,184	240.2%	1.185	80.4%	74.5%	1.079
Experience	2017	1,188,885	4,287,894	3,657,513	307.6%	601,976	2,552,525	1,625,183	270.0%	1.140	83.6%	75.9%	1.101
	2018	1,061,155	4,058,879	3,499,020	329.7%	482,905	2,161,243	1,474,886	305.4%	1.080	86.5%	77.2%	1.121
	2019	940,144	3,820,904	3,318,843	353.0%	384,353	1,833,572	1,324,187	344.5%	1.025	89.0%	78.3%	1.138
	2020	827,641	3,624,578	3,133,572	378.6%	303,942	1,611,405	1,180,037	388.2%	0.975	91.3%	79.2%	1.153
	2021	723,931	3,429,414	2,939,003	406.0%	238,947	1,425,165	1,045,849	437.7%	0.928	93.3%	80.0%	1.166
	2022	629,116	3,231,298	2,740,670	435.6%	186,717	1,261,732	921,885	493.7%	0.882	95.0%	80.6%	1.178
	2023	543,147	3,030,205	2,541,115	467.9%	145,223	1,116,788	811,534	558.8%	0.837	96.5%	81.2%	1.189
	2024	465,844	2,827,706	2,342,426	502.8%	112,442	985,802	707,028	628.8%	0.800	97.8%	81.6%	1.198
	2025	396,917	2,624,610	2,143,383	540.0%	86,601	866,292	612,155	706.9%	0.764	98.9%	82.0%	1.206
	2026	335,978	2,422,150	1,948,028	579.8%	66,346	758,221	527,470	795.0%	0.729	99.9%	82.3%	1.214
	2027	282,561	2,222,425	1,759,200	622.6%	50,606	660,642	452,116	893.4%	0.697	100.7%	82.5%	1.220
	2028	236,137	2,028,131	1,583,160	670.4%	38,424	573,058	386,663	1006.3%	0.666	101.4%	82.7%	1.225
	2029	196,133	1,841,617	1,417,051	722.5%	29,099	494,787	329,121	1131.0%	0.639	102.0%	82.9%	1.230
	2030	161,946	1,664,890	1,266,508	782.1%	21,989	425,736	279,740	1272.2%	0.615	102.5%	83.0%	1.234
	2031	132,967	1,499,850	1,129,729	849.6%	16,599	365,500	237,843	1432.9%	0.593	102.9%	83.1%	1.238
	2032	108,592	1,347,002	1,005,406	925.9%	12,523	313,328	202,466	1616.8%	0.573	103.2%	83.2%	1.241
	2033	88,244	1,206,120	890,298	1008.9%	9,470	268,949	174,612	1843.9%	0.547	103.5%	83.2%	1.243
	2034	71,377	1,076,494	785,260	1100.2%	7,171	231,663	150,053	2092.4%	0.526	103.7%	83.3%	1.245
	2035	57,488	957,882	690,415	1201.0%	5,449	200,077	129,222	2371.3%	0.506	103.9%	83.3%	1.247
	2036	46,124	850,188	607,082	1316.2%	4,165	173,390	111,790	2684.0%	0.490	104.1%	83.4%	1.248
	2037	36,880	753,452	533,774	1447.3%	3,199	150,735	96,749	3024.3%	0.479	104.2%	83.4%	1.249
	2038	29,402	668,364	476,548	1620.8%	2,461	131,270	83,436	3389.8%	0.478	104.3%	83.4%	1.250
	2039	23,382	595,243	427,569	1828.6%	1,891	114,260	71,309	3770.2%	0.485	104.4%	83.4%	1.251
	2040	18,559	531,884	382,367	2060.3%	1,450	99,227	60,721	4188.2%	0.492	104.5%	83.5%	1.252
	2041	14,708	475,775	339,615	2309.1%	1,109	85,956	51,537	4645.7%	0.497	104.6%	83.5%	1.253
	2042	11,642	425,148	300,568	2581.7%	847	74,285	43,610	5146.2%	0.502	104.6%	83.5%	1.253
	2043	9,207	379,316	266,922	2899.2%	644	64,004	36,753	5707.3%	0.508	104.7%	83.5%	1.254
	2044	7,274	337,881	236,130	3246.4%	488	54,969	30,867	6331.6%	0.513	104.7%	83.5%	1.254
	2045	5,740	300,584	209,003	3641.4%	367	47,063	25,790	7036.3%	0.518	104.7%	83.5%	1.254
	2046	4,522	267,321	184,669	4083.7%	272	40,141	21,226	7808.6%	0.523	104.7%	83.5%	1.255
	2047	3,555	237,612	162,029	4557.5%	198	34,029	17,123	8648.8%	0.527	104.8%	83.5%	1.255
	2048	2,787	210,614	140,172	5029.7%	142	28,614	13,569	9570.9%	0.526	104.8%	83.5%	1.255
	2049	2,176	185,641	119,633	5497.0%	100	23,845	10,561	10560.7%	0.521	104.8%	83.5%	1.255
	2050	1,691	162,470	101,130	5979.1%	70	19,701	8,171	11725.3%	0.510	104.8%	83.5%	1.255
	2051	1,307	141,072	84,767	6486.6%	47	16,163	6,146	13005.7%	0.499	104.8%	83.5%	1.255
	2052	1,003	121,396	69,470	6928.7%	31	13,150	4,477	14328.9%	0.484	104.8%	83.5%	1.255
	2053	763	103,381	56,575	7414.4%	20	10,577	3,075	15603.0%	0.475	104.8%	83.5%	1.255
	Past	30,775,106	23,404,807	28,242,447	91.8%	30,775,106	23,404,807	28,242,447	91.8%	1.000	68.8%	68.8%	1.000
TOTALS	Future	13,004,227	66,429,769	54,719,108	420.8%	5,576,649	28,744,192	19,114,493	342.8%	1.228	351.2%	290.5%	1.209
	Lifetime	43,779,332	89,834,576	82,961,555	189.5%	36,351,755	52,148,999	47,356,939	130.3%	1.455	104.8%	83.5%	1.255

Attachment 18
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	569,250	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	1,814,214	6,979	26,493	1.5%	1,814,214	6,979	26,493	1.5%	1.000	1.1%	1.1%	1.000
	1999	2,201,650	32,515	16,223	0.7%	2,201,650	32,515	16,223	0.7%	1.000	0.9%	0.9%	1.000
	2000	2,131,685	56,681	269,811	12.7%	2,131,685	56,681	269,811	12.7%	1.000	4.4%	4.4%	1.000
	2001	2,067,302	131,063	420,143	20.3%	2,067,302	131,063	420,143	20.3%	1.000	7.7%	7.7%	1.000
	2002	2,023,280	226,220	496,272	24.5%	2,023,280	226,220	496,272	24.5%	1.000	10.4%	10.4%	1.000
	2003	1,976,906	472,541	672,297	34.0%	1,976,906	472,541	672,297	34.0%	1.000	13.4%	13.4%	1.000
	2004	1,931,398	616,425	1,831,834	94.8%	1,931,398	616,425	1,831,834	94.8%	1.000	21.8%	21.8%	1.000
	2005	1,867,359	798,482	1,567,424	83.9%	1,867,359	798,482	1,567,424	83.9%	1.000	27.1%	27.1%	1.000
	2006	1,817,205	676,228	1,555,768	85.6%	1,817,205	676,228	1,555,768	85.6%	1.000	31.2%	31.2%	1.000
	2007	1,778,361	535,805	2,555,842	143.7%	1,778,361	535,805	2,555,842	143.7%	1.000	38.1%	38.1%	1.000
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,720,273	2,792,274	3,588,284	208.6%	1.000	47.0%	47.0%	1.000
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,653,318	3,663,197	2,675,077	161.8%	1.000	52.1%	52.1%	1.000
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,856,385	3,641,555	2,859,637	154.0%	1.000	56.6%	56.6%	1.000
	2011	1,938,592	3,103,159	1,807,625	93.2%	1,938,592	3,103,159	1,807,625	93.2%	1.000	58.1%	58.1%	1.000
	2012	1,762,555	3,163,351	4,244,079	240.8%	1,762,555	3,163,351	4,244,079	240.8%	1.000	64.3%	64.3%	1.000
	2013	1,665,372	3,488,331	3,655,638	219.5%	1,665,372	3,488,331	3,655,638	219.5%	1.000	68.8%	68.8%	1.000
Projected Future Experience	2014	1,570,627	3,640,721	3,713,907	236.5%	1,104,306	3,146,176	2,110,269	191.1%	1.237	72.9%	70.9%	1.028
	2015	1,739,569	4,346,679	3,661,012	210.5%	910,346	3,309,618	1,949,074	214.1%	0.983	76.3%	72.8%	1.048
	2016	1,841,316	4,392,937	3,555,254	193.1%	743,713	3,000,537	1,786,184	240.2%	0.804	79.1%	74.5%	1.062
	2017	1,660,280	4,151,948	3,465,796	208.7%	601,976	2,552,525	1,625,183	270.0%	0.773	81.6%	75.9%	1.075
	2018	1,481,904	3,891,481	3,315,610	223.7%	482,905	2,161,243	1,474,886	305.4%	0.733	83.9%	77.2%	1.087
	2019	1,312,913	3,642,726	3,144,879	239.5%	384,353	1,833,572	1,324,187	344.5%	0.695	85.9%	78.3%	1.098
	2020	1,155,801	3,446,559	2,969,319	256.9%	303,942	1,611,405	1,180,037	388.2%	0.662	87.7%	79.2%	1.108
	2021	1,010,971	3,256,731	2,784,948	275.5%	238,947	1,425,165	1,045,849	437.7%	0.629	89.3%	80.0%	1.117
	2022	878,562	3,066,563	2,597,011	295.6%	186,717	1,261,732	921,885	493.7%	0.599	90.8%	80.6%	1.125
	2023	758,505	2,874,447	2,407,916	317.5%	145,223	1,116,788	811,534	558.8%	0.568	92.0%	81.2%	1.133
	2024	650,552	2,681,546	2,219,642	341.2%	112,442	985,802	707,028	628.8%	0.543	93.1%	81.6%	1.140
	2025	554,295	2,488,427	2,031,033	366.4%	86,601	866,292	612,155	706.9%	0.518	94.0%	82.0%	1.146
	2026	469,193	2,296,151	1,845,918	393.4%	66,346	758,221	527,470	795.0%	0.495	94.8%	82.3%	1.152
	2027	394,597	2,106,610	1,666,988	422.5%	50,606	660,642	452,116	893.4%	0.473	95.5%	82.5%	1.157
	2028	329,766	1,922,305	1,500,175	454.9%	38,424	573,058	386,663	1006.3%	0.452	96.1%	82.7%	1.161
	2029	273,900	1,745,425	1,342,773	490.2%	29,099	494,787	329,121	1131.0%	0.433	96.6%	82.9%	1.165
	2030	226,158	1,577,858	1,200,121	530.7%	21,989	425,736	279,740	1272.2%	0.417	97.0%	83.0%	1.169
	2031	185,688	1,421,396	1,070,511	576.5%	16,599	365,500	237,843	1432.9%	0.402	97.4%	83.1%	1.171
	2032	151,650	1,276,507	952,705	628.2%	12,523	313,328	202,466	1616.8%	0.389	97.6%	83.2%	1.174
	2033	123,233	1,142,971	843,631	684.6%	9,470	268,949	174,612	1843.9%	0.371	97.9%	83.2%	1.176
	2034	99,678	1,020,115	744,099	746.5%	7,171	231,663	150,053	2092.4%	0.357	98.1%	83.3%	1.178
	2035	80,283	907,703	654,225	814.9%	5,449	200,077	129,222	2371.3%	0.344	98.3%	83.3%	1.179
	2036	64,413	805,642	575,260	893.1%	4,165	173,390	111,790	2684.0%	0.333	98.4%	83.4%	1.180
	2037	51,503	713,969	505,795	982.1%	3,199	150,735	96,749	3024.3%	0.325	98.5%	83.4%	1.181
	2038	41,060	633,337	451,568	1099.8%	2,461	131,270	83,436	3389.8%	0.324	98.6%	83.4%	1.182
	2039	32,654	564,046	405,157	1240.8%	1,891	114,260	71,309	3770.2%	0.329	98.7%	83.4%	1.183
	2040	25,917	504,007	362,324	1398.0%	1,450	99,227	60,721	4188.2%	0.334	98.8%	83.5%	1.184
	2041	20,539	450,837	321,813	1566.8%	1,109	85,956	51,537	4645.7%	0.337	98.8%	83.5%	1.184
	2042	16,259	402,863	284,813	1751.8%	847	74,285	43,610	5146.2%	0.340	98.9%	83.5%	1.185
	2043	12,857	359,433	252,931	1967.2%	644	64,004	36,753	5707.3%	0.345	98.9%	83.5%	1.185
	2044	10,158	320,170	223,753	2202.8%	488	54,969	30,867	6331.6%	0.348	99.0%	83.5%	1.185
	2045	8,016	284,828	198,047	2470.8%	367	47,063	25,790	7036.3%	0.351	99.0%	83.5%	1.186
	2046	6,315	253,309	174,989	2770.9%	272	40,141	21,226	7808.6%	0.355	99.0%	83.5%	1.186
	2047	4,965	225,157	153,536	3092.5%	198	34,029	17,123	8648.8%	0.358	99.0%	83.5%	1.186
	2048	3,892	199,575	132,824	3412.8%	142	28,614	13,569	9570.9%	0.357	99.0%	83.5%	1.186
	2049	3,039	175,910	113,363	3730.0%	100	23,845	10,561	10560.7%	0.353	99.1%	83.5%	1.186
	2050	2,362	153,954	95,829	4057.1%	70	19,701	8,171	11725.3%	0.346	99.1%	83.5%	1.186
	2051	1,825	133,678	80,324	4401.4%	47	16,163	6,146	13005.7%	0.338	99.1%	83.5%	1.187
	2052	1,400	115,033	65,829	4701.4%	31	13,150	4,477	14328.9%	0.328	99.1%	83.5%	1.187
	2053	1,066	97,962	53,609	5030.9%	20	10,577	3,075	15603.0%	0.322	99.1%	83.5%	1.187
TOTALS	Past	30,775,106	23,404,807	28,242,447	91.8%	30,775,106	23,404,807	28,242,447	91.8%	1.000	68.8%	68.8%	1.000
	Future	17,257,678	63,691,512	52,139,241	302.1%	5,576,649	28,744,192	19,114,493	342.8%	0.881	258.5%	290.5%	0.890
	Lifetime	48,032,784	87,096,319	80,381,687	167.3%	36,351,755	52,148,999	47,356,939	130.3%	1.285	99.1%	83.5%	1.187

Attachment 19
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	46,103	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	96,958	0	0	0.0%	96,958	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1999	106,061	0	0	0.0%	106,061	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2000	97,197	0	0	0.0%	97,197	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2001	95,681	17,592	163,419	170.8%	95,681	17,592	163,419	170.8%	1.000	32.4%	32.4%	1.000
	2002	89,726	90,218	61,772	68.8%	89,726	90,218	61,772	68.8%	1.000	37.6%	37.6%	1.000
	2003	82,941	89,996	193,730	233.6%	82,941	89,996	193,730	233.6%	1.000	58.9%	58.9%	1.000
	2004	78,485	71,673	243,163	309.8%	78,485	71,673	243,163	309.8%	1.000	80.8%	80.8%	1.000
	2005	75,198	43,438	3,340	4.4%	75,198	43,438	3,340	4.4%	1.000	75.3%	75.3%	1.000
	2006	71,789	15,042	0	0.0%	71,789	15,042	0	0.0%	0.000	70.7%	70.7%	1.000
	2007	69,801	0	0	0.0%	69,801	0	0	0.0%	0.000	67.1%	67.1%	1.000
	2008	69,852	275,091	0	0.0%	69,852	275,091	0	0.0%	0.000	64.0%	64.0%	1.000
	2009	67,410	268,469	0	0.0%	67,410	268,469	0	0.0%	0.000	61.5%	61.5%	1.000
	2010	59,564	0	0	0.0%	59,564	0	0	0.0%	0.000	59.5%	59.5%	1.000
	2011	57,535	0	1,163	2.0%	57,535	0	1,163	2.0%	1.000	57.9%	57.9%	1.000
	2012	56,000	30,945	194,095	346.6%	56,000	30,945	194,095	346.6%	1.000	65.0%	65.0%	1.000
	2013	56,335	41,948	32,888	58.4%	56,335	41,948	32,888	58.4%	1.000	64.8%	64.8%	1.000
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	37,666	60,861	70,440	187.0%	1.282	68.3%	66.5%	1.027
	2015	51,390	115,154	138,607	269.7%	32,527	77,347	69,962	215.1%	1.254	71.7%	68.1%	1.053
	2016	47,962	137,155	143,495	299.2%	27,950	81,969	69,155	247.4%	1.209	75.0%	69.6%	1.077
	2017	44,409	146,730	147,396	331.9%	23,891	80,326	68,148	285.2%	1.164	78.1%	71.1%	1.099
	2018	40,843	150,649	150,691	369.0%	20,306	76,726	67,238	331.1%	1.114	81.2%	72.5%	1.120
	2019	37,368	153,928	153,941	412.0%	17,156	73,916	65,862	383.9%	1.073	84.1%	73.8%	1.139
	2020	34,043	156,805	158,165	464.6%	14,411	70,849	63,566	441.1%	1.053	86.9%	75.0%	1.159
	2021	30,880	160,350	161,055	521.5%	12,052	68,239	60,821	504.6%	1.033	89.6%	76.1%	1.178
	2022	27,887	163,587	162,295	582.0%	10,064	65,559	57,746	573.8%	1.014	92.2%	77.1%	1.196
	2023	25,069	165,666	161,467	644.1%	8,386	62,664	54,478	649.6%	0.991	94.5%	77.9%	1.213
	2024	22,428	166,291	159,584	711.5%	6,954	59,503	50,723	729.4%	0.976	96.8%	78.7%	1.230
	2025	19,966	165,608	156,873	785.7%	5,742	56,042	46,777	814.6%	0.965	98.8%	79.3%	1.245
	2026	17,682	163,810	153,208	866.5%	4,702	52,332	42,652	907.2%	0.955	100.7%	79.9%	1.260
	2027	15,576	161,078	148,439	953.0%	3,817	48,400	38,404	1006.1%	0.947	102.4%	80.4%	1.273
	2028	13,646	157,658	143,351	1050.5%	3,074	44,333	34,328	1116.7%	0.941	103.9%	80.8%	1.286
	2029	11,889	153,511	136,907	1151.5%	2,458	40,222	30,238	1230.2%	0.936	105.3%	81.1%	1.298
	2030	10,300	148,594	130,425	1266.3%	1,953	36,124	26,338	1348.3%	0.939	106.5%	81.4%	1.308
	2031	8,873	142,756	122,402	1379.5%	1,552	32,163	22,917	1476.7%	0.934	107.6%	81.6%	1.318
	2032	7,601	135,860	113,766	1496.8%	1,230	28,449	19,858	1614.6%	0.927	108.5%	81.8%	1.327
	2033	6,475	127,925	104,037	1606.7%	976	25,111	17,533	1796.0%	0.895	109.3%	81.9%	1.334
	2034	5,487	119,095	94,250	1717.7%	775	22,199	15,304	1974.7%	0.870	110.0%	82.0%	1.340
	2035	4,627	109,737	84,418	1824.7%	612	19,600	13,214	2158.6%	0.845	110.5%	82.1%	1.346
	2036	3,883	100,062	74,487	1918.2%	482	17,250	11,399	2363.5%	0.812	111.0%	82.2%	1.350
	2037	3,246	90,379	65,531	2018.9%	382	15,141	9,880	2588.2%	0.780	111.4%	82.3%	1.354
	2038	2,703	81,314	58,999	2182.4%	303	13,286	8,593	2833.7%	0.770	111.7%	82.3%	1.357
	2039	2,245	73,372	54,102	2410.3%	241	11,684	7,516	3115.5%	0.774	112.0%	82.4%	1.359
	2040	1,859	66,598	49,881	2683.5%	192	10,331	6,645	3459.5%	0.776	112.2%	82.4%	1.362
	2041	1,536	60,771	45,709	2976.4%	154	9,213	5,962	3877.1%	0.768	112.4%	82.4%	1.364
	2042	1,266	55,687	42,315	3342.4%	124	8,301	5,403	4369.3%	0.765	112.6%	82.5%	1.365
	2043	1,041	51,286	39,450	3788.4%	99	7,540	4,900	4944.5%	0.766	112.7%	82.5%	1.367
	2044	854	47,341	36,172	4233.2%	79	6,886	4,445	5610.8%	0.754	112.9%	82.5%	1.368
	2045	699	43,732	33,222	4750.3%	63	6,304	3,995	6376.5%	0.745	113.0%	82.5%	1.369
	2046	571	40,410	30,297	5307.8%	49	5,768	3,549	7227.7%	0.734	113.1%	82.5%	1.370
	2047	465	37,311	27,502	5920.3%	38	5,251	3,080	8145.9%	0.727	113.2%	82.5%	1.371
	2048	377	34,323	24,371	6466.6%	29	4,735	2,604	9136.8%	0.708	113.2%	82.5%	1.372
	2049	305	31,332	21,269	6980.3%	21	4,215	2,125	10138.0%	0.689	113.3%	82.5%	1.372
	2050	245	28,341	18,371	7486.9%	15	3,695	1,677	11176.3%	0.670	113.3%	82.5%	1.373
	2051	197	25,377	15,604	7936.4%	10	3,187	1,286	12274.2%	0.647	113.3%	82.6%	1.373
	2052	157	22,467	13,066	8344.9%	7	2,708	965	13406.3%	0.622	113.4%	82.6%	1.373
	2053	124	19,710	11,055	8934.0%	5	2,265	686	14570.6%	0.613	113.4%	82.6%	1.374
TOTALS	Past	1,276,636	944,412	893,570	70.0%	1,276,636	944,412	893,570	70.0%	1.000	64.8%	64.8%	1.000
	Future	560,863	4,087,698	3,717,265	662.8%	240,547	1,320,692	1,090,411	453.3%	1.462	477.1%	352.3%	1.354
	Lifetime	1,837,499	5,032,110	4,610,835	250.9%	1,517,182	2,265,104	1,983,982	130.8%	1.919	113.4%	82.6%	1.374

Attachment 19
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	46,103	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	96,958	0	0	0.0%	96,958	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1999	106,061	0	0	0.0%	106,061	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2000	97,197	0	0	0.0%	97,197	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2001	95,681	17,592	163,419	170.8%	95,681	17,592	163,419	170.8%	1.000	32.4%	32.4%	1.000
	2002	89,726	90,218	61,772	68.8%	89,726	90,218	61,772	68.8%	1.000	37.6%	37.6%	1.000
	2003	82,941	89,996	193,730	233.6%	82,941	89,996	193,730	233.6%	1.000	58.9%	58.9%	1.000
	2004	78,485	71,673	243,163	309.8%	78,485	71,673	243,163	309.8%	1.000	80.8%	80.8%	1.000
	2005	75,198	43,438	3,340	4.4%	75,198	43,438	3,340	4.4%	1.000	75.3%	75.3%	1.000
	2006	71,789	15,042	0	0.0%	71,789	15,042	0	0.0%	0.000	70.7%	70.7%	1.000
	2007	69,801	0	0	0.0%	69,801	0	0	0.0%	0.000	67.1%	67.1%	1.000
	2008	69,852	275,091	0	0.0%	69,852	275,091	0	0.0%	0.000	64.0%	64.0%	1.000
	2009	67,410	268,469	0	0.0%	67,410	268,469	0	0.0%	0.000	61.5%	61.5%	1.000
	2010	59,564	0	0	0.0%	59,564	0	0	0.0%	0.000	59.5%	59.5%	1.000
	2011	57,535	0	1,163	2.0%	57,535	0	1,163	2.0%	1.000	57.9%	57.9%	1.000
	2012	56,000	30,945	194,095	346.6%	56,000	30,945	194,095	346.6%	1.000	65.0%	65.0%	1.000
	2013	56,335	41,948	32,888	58.4%	56,335	41,948	32,888	58.4%	1.000	64.8%	64.8%	1.000
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	37,666	60,861	70,440	187.0%	1.282	68.3%	66.5%	1.027
	2015	63,227	114,288	134,478	212.7%	32,527	77,347	69,962	215.1%	0.989	71.3%	68.1%	1.046
	2016	66,979	134,165	135,974	203.0%	27,950	81,969	69,155	247.4%	0.820	73.9%	69.6%	1.061
	2017	62,017	141,588	139,670	225.2%	23,891	80,326	68,148	285.2%	0.790	76.5%	71.1%	1.075
	2018	57,037	144,057	142,793	250.3%	20,306	76,726	67,238	331.1%	0.756	79.0%	72.5%	1.089
	2019	52,184	146,513	145,872	279.5%	17,156	73,916	65,862	383.9%	0.728	81.4%	73.8%	1.103
	2020	47,541	148,936	149,874	315.3%	14,411	70,849	63,566	441.1%	0.715	83.7%	75.0%	1.117
	2021	43,124	152,161	152,613	353.9%	12,052	68,239	60,821	504.6%	0.701	86.0%	76.1%	1.131
	2022	38,944	155,155	153,788	394.9%	10,064	65,559	57,746	573.8%	0.688	88.2%	77.1%	1.145
	2023	35,008	157,077	153,004	437.1%	8,386	62,664	54,478	649.6%	0.673	90.2%	77.9%	1.158
	2024	31,320	157,638	151,219	482.8%	6,954	59,503	50,723	729.4%	0.662	92.1%	78.7%	1.171
	2025	27,882	156,971	148,650	533.1%	5,742	56,042	46,777	814.6%	0.654	93.9%	79.3%	1.184
	2026	24,693	155,253	145,178	587.9%	4,702	52,332	42,652	907.2%	0.648	95.5%	79.9%	1.195
	2027	21,752	152,656	140,658	646.6%	3,817	48,400	38,404	1006.1%	0.643	97.0%	80.4%	1.207
	2028	19,057	149,410	135,837	712.8%	3,074	44,333	34,328	1116.7%	0.638	98.4%	80.8%	1.217
	2029	16,603	145,475	129,731	781.4%	2,458	40,222	30,238	1230.2%	0.635	99.6%	81.1%	1.227
	2030	14,384	140,813	123,589	859.2%	1,953	36,124	26,338	1348.3%	0.637	100.6%	81.4%	1.237
	2031	12,391	135,279	115,986	936.1%	1,552	32,163	22,917	1476.7%	0.634	101.6%	81.6%	1.245
	2032	10,614	128,742	107,802	1015.6%	1,230	28,449	19,858	1614.6%	0.629	102.4%	81.8%	1.252
	2033	9,043	121,222	98,584	1090.2%	976	25,111	17,533	1796.0%	0.607	103.1%	81.9%	1.259
	2034	7,663	112,854	89,309	1165.5%	775	22,199	15,304	1974.7%	0.590	103.7%	82.0%	1.264
	2035	6,461	103,986	79,993	1238.1%	612	19,600	13,214	2158.6%	0.574	104.2%	82.1%	1.269
	2036	5,423	94,818	70,583	1301.6%	482	17,250	11,399	2363.5%	0.551	104.6%	82.2%	1.273
	2037	4,533	85,642	62,096	1369.9%	382	15,141	9,880	2588.2%	0.529	105.0%	82.3%	1.276
	2038	3,775	77,052	55,907	1480.9%	303	13,286	8,593	2833.7%	0.523	105.3%	82.3%	1.279
	2039	3,135	69,526	51,266	1635.5%	241	11,684	7,516	3115.5%	0.525	105.5%	82.4%	1.281
	2040	2,596	63,107	47,267	1820.9%	192	10,331	6,645	3459.5%	0.526	105.7%	82.4%	1.283
	2041	2,145	57,585	43,313	2019.6%	154	9,213	5,962	3877.1%	0.521	105.9%	82.4%	1.285
	2042	1,768	52,768	40,097	2267.9%	124	8,301	5,403	4369.3%	0.519	106.1%	82.5%	1.286
	2043	1,454	48,598	37,382	2570.6%	99	7,540	4,900	4944.5%	0.520	106.2%	82.5%	1.288
	2044	1,193	44,860	34,276	2872.4%	79	6,886	4,445	5610.8%	0.512	106.3%	82.5%	1.289
	2045	977	41,440	31,480	3223.3%	63	6,304	3,995	6376.5%	0.505	106.4%	82.5%	1.290
	2046	797	38,292	28,709	3601.5%	49	5,768	3,549	7227.7%	0.498	106.5%	82.5%	1.291
	2047	649	35,355	26,060	4017.1%	38	5,251	3,080	8145.9%	0.493	106.6%	82.5%	1.291
	2048	526	32,524	23,093	4387.8%	29	4,735	2,604	9136.8%	0.480	106.6%	82.5%	1.292
	2049	426	29,689	20,154	4736.4%	21	4,215	2,125	10138.0%	0.467	106.7%	82.5%	1.293
	2050	343	26,856	17,408	5080.2%	15	3,695	1,677	11176.3%	0.455	106.7%	82.5%	1.293
	2051	275	24,047	14,786	5385.1%	10	3,187	1,286	12274.2%	0.439	106.8%	82.6%	1.293
	2052	219	21,289	12,381	5662.4%	7	2,708	965	13406.3%	0.422	106.8%	82.6%	1.294
	2053	173	18,676	10,475	6062.1%	5	2,265	686	14570.6%	0.416	106.8%	82.6%	1.294
TOTALS	Past	1,276,636	944,412	893,570	70.0%	1,276,636	944,412	893,570	70.0%	1.000	64.8%	64.8%	1.000
	Future	753,022	3,892,298	3,532,424	469.1%	240,547	1,320,692	1,090,411	453.3%	1.035	345.8%	352.3%	0.982
	Lifetime	2,029,658	4,836,710	4,425,994	218.1%	1,517,182	2,265,104	1,983,982	130.8%	1.668	106.8%	82.6%	1.294

MetLife Insurance Company USA

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

OPTIONAL LIMITED BENEFIT ENDORSEMENT

This Endorsement adds the following Optional Limited Benefit to the Policy

The Benefit

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

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

Limited Benefit Allowance

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

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

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

Conditions

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

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

Payment Limitations

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

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

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

Signed for MetLife Insurance Company USA

[signature
NAME
Current Officer]

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

COVERAGE AMENDMENT RIDER

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

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

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

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

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

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

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

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

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

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

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

Signed for MetLife Insurance Company USA

[Secretary]

[SIGNATURE]

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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-129963561

Policy Forms:	Nursing Facility Only	H-LTC3JFQ
	Annual 5% Benefit Inflation Rider	H-5AIFO
	Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
	Nonforfeiture Benefit Rider	H-NF3-6

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 15.6% 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 15.6% is needed to alleviate the poor performance on this block of business, it is willing to accept a 15.6% 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 15.6%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 15.6% 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 Nursing Facility Only Policy Form

	First Round			Second Round				Second Round Follow-Up*				
Jurisdiction	**Requested Increase**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**	**Cumulative Approved Increase**
Alabama	39.0%	Withdrawn	Withdrawn	89.0%	12/16/2013	1/14/2014	20.0%	57.5%				20.0%
Arizona	39.0%	7/12/2010	18.0%	71.0%	11/13/2013	12/20/2013	71.0%	Not Filing				101.8%
California	39.0%	10/24/2012	18.0%	71.0%								18.0%
Colorado	39.0%	11/22/2010	10.0%	79.0%	11/6/2014	1/12/2015	35.0%	32.6%				48.5%
Connecticut	39.0%	9/3/2010	30.0%	59.0%	9/27/2013	3/28/2014	20.0%	32.5%	2/9/2015	Disapproved	0.0%	56.0%
District of Columbia	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%
Florida	39.0%	11/8/2012	12.7%	50.1%	11/13/2014	5/22/2015	3.7%	44.7%				16.9%
Iowa	39.0%	7/12/2010	23.0%	66.0%	12/3/2013	4/7/2014	17.0%	41.9%	4/15/2015			43.9%
Illinois	39.0%	8/2/2010	39.0%	50.0%	10/8/2013	1/8/2015	50.0%	Not Filing				108.5%
Indiana	39.0%	6/24/2010	30.0%	59.0%	10/30/2014	2/25/2015	15.2%	38.0%				49.8%
Kansas	39.0%	8/5/2010	10.0%	79.0%	11/13/2013	5/21/2014	36.4%	Not Filing				50.0%
Kentucky	39.0%	5/10/2010	30.0%	59.0%	12/4/2013	3/4/2014	20.7%	22.3%	8/14/2015			56.9%
Maine	39.0%	10/19/2010	39.0%	41.2%	7/14/2014	12/30/2014	41.2%	Not Filing				96.3%
Michigan	39.0%	3/19/2010	39.0%	50.0%	11/7/2013	12/3/2013	50.0%	Not Filing				108.5%
Missouri	39.0%	10/8/2010	39.0%	Not Filing				50.0%	3/4/2015	3/27/2015	25.0%	73.8%
North Carolina	39.0%	7/22/2010	32.7%	50.0%	12/2/2013	2/6/2014	33.0%	Not Filing				76.5%
Nebraska	39.0%	12/14/2010	16.0%	73.0%	12/12/2013	9/29/2014	25.0%	38.4%	6/10/2015			45.0%
New Hampshire	39.0%	8/26/2010	17.9%	71.1%	12/17/2013	Disapproved	0.0%	71.1%				17.9%
New Mexico	39.0%	7/27/2010	39.0%	50.0%	12/20/2013	5/21/2014	15.0%	30.4%	5/19/2015	7/31/2015	15.0%	83.8%
Nevada	39.0%	Withdrawn	Withdrawn	89.0%	2/4/2014	10/16/2014	35.0%	Not Filing				35.0%
Ohio	44.7%	6/1/2010	44.7%	50.0%	3/11/2014	3/31/2015	15.0%	30.4%				66.4%
Oklahoma	39.0%	11/15/2010	10.0%	79.0%	12/19/2013	3/17/2014	25.0%	43.2%	5/21/2015			37.5%
Pennsylvania	39.0%	7/28/2010	14.9%	74.1%	11/6/2013	2/28/2014	15.0%	51.4%	4/14/2015	7/21/2015	15.0%	52.0%
South Carolina	39.0%	11/12/2010	20.0%	69.0%	10/21/2013	2/4/2014	20.0%	40.8%	3/27/2015	5/4/2015	20.0%	72.8%
South Dakota	39.0%	4/9/2010	39.0%	50.0%	2/7/2014	3/5/2014	50.0%	Not Filing				108.5%
Tennessee	39.0%	6/24/2010	10.0%	79.0%	12/3/2013	4/14/2014	79.0%	Not Filing				96.9%
Texas	39.0%	7/16/2010	12.0%	77.0%	3/13/2014	4/28/2014	21.0%	46.3%				35.5%
Utah	39.0%	6/13/2010	39.0%	50.0%	7/22/2014	11/5/2014	30.0%	15.4%				80.7%
Virginia	39.0%	5/4/2011	39.0%	50.0%	6/3/2014							39.0%
Washington	39.0%	3/22/2010	39.0%	32.0%	6/24/2014	8/14/2014	32.0%	Not Filing				83.5%
											Nationwide Average (Excluding Virginia)	**60.8%**
											Virginia Rate Increase to Achieve Nationwide Average	**15.6%**

**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 FO_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_FO_VA_15.6_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC3+_TQ_FO_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 FO_20151104.pdf
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	Appendix_LTC3+_TQ_FO_VA_20150326.pdf (Superceded)

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	Supporting Document	Long Term Care Insurance Rate Request Summary	11/04/2015	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ TQ FO_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf Prem_LTC3+_TQ_FO_VA_50.0_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_FO_VA_20150326.pdf Prem_LTC3+_TQ_FO_VA_50.0_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-129963561

Effective Date: On Approval

(Projected) Number of Insureds Affected: 33

New Rates

Average Annual Premium Per Member: 1,706

Revised Rates

Average Annual Premium Per Member: 1,972

Average Requested Percentage Rate Change Per Member: 15.6%

Minimum Requested Percentage Rate Change Per Member: 15.6%

Maximum Requested Percentage Rate Change Per Member: 15.6%

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

Form#	"Product Name"(if applicable)
H-LTC3JFQ	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	133.44	123.71	112.59	18-44	9.04	9.04	8.34
45-49	152.90	143.17	130.66	45-49	11.12	10.43	9.73
50-54	172.36	162.63	151.51	50-54	12.51	11.82	11.12
55	237.69	221.01	202.94	55	15.99	15.29	14.60
56	254.37	236.30	216.84	56	17.38	16.68	15.99
57	272.44	252.98	232.13	57	18.77	17.38	16.68
58	291.90	271.05	247.42	58	20.16	18.77	17.38
59	312.75	289.12	265.49	59	20.85	20.16	18.77
60	333.60	308.58	282.17	60	22.24	20.85	19.46
61	357.23	330.82	301.63	61	24.33	22.94	20.85
62	382.25	353.06	322.48	62	25.72	24.33	22.24
63	408.66	376.69	343.33	63	27.80	25.72	23.63
64	437.85	403.10	366.96	64	29.89	27.80	25.02
65	467.04	429.51	390.59	65	31.28	29.19	26.41
66	511.52	469.82	426.73	66	34.75	31.97	29.19
67	560.17	512.91	465.65	67	38.23	35.45	31.97
68	614.38	560.17	507.35	68	41.70	38.23	34.06
69	672.76	612.99	553.22	69	45.18	41.70	37.53
70	735.31	668.59	601.87	70	49.35	45.18	40.31
71	811.76	735.31	657.47	71	54.91	50.04	44.48
72	896.55	807.59	718.63	72	60.47	54.91	48.65
73	989.68	886.82	783.96	73	66.72	60.47	52.82
74	1,091.15	974.39	856.24	74	73.67	66.03	57.69

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,203.74	1,068.91	934.08	75	81.32	72.28	62.55
76	1,355.25	1,203.74	1,052.23	76	91.74	81.32	70.89
77	1,526.22	1,355.25	1,182.89	77	102.86	91.74	79.23
78	1,718.04	1,524.83	1,331.62	78	116.07	102.86	89.66
79	1,933.49	1,716.65	1,498.42	79	129.97	115.37	100.78
80		1,930.71	1,684.68	80	145.95	129.27	112.59
81		2,172.57	1,895.96	81	164.72	145.95	127.19
82		2,445.01	2,132.26	82	184.87	164.02	143.17
83		2,752.20	2,399.14	83	207.81	184.18	160.55
84		3,096.92	2,699.38	84	233.52	207.11	180.70
				85	262.02	232.83	202.94
				86	295.38	262.02	228.66
				87	332.21	294.68	257.15
				88	373.22	331.52	289.12
				89	419.78	373.22	325.26
				90	472.60	419.78	366.27
				91	531.68	472.60	411.44
				92	597.70	531.68	462.87
				93	672.76	597.70	521.25
				94	756.86	672.07	585.89
				95	851.38	756.16	659.56
				96	957.71	850.68	741.57
				97	1,077.25	957.02	834.70
				98	1,212.08	1,076.56	938.95
				99	1,362.90	1,211.39	1,055.71

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	10.43	10.43	9.73
45-49	177.92	168.19	155.68	45-49	12.51	11.82	11.12
50-54	208.50	194.60	180.70	50-54	13.90	13.21	12.51
55	278.00	264.10	250.20	55	19.46	18.07	16.68
56	298.85	283.56	268.27	56	20.85	19.46	18.07
57	321.09	303.02	284.95	57	22.24	20.85	19.46
58	344.72	325.26	304.41	58	23.63	22.24	20.85
59	369.74	347.50	325.26	59	25.02	23.63	22.24
60	396.15	371.13	346.11	60	26.41	25.02	23.63
61	423.95	397.54	371.13	61	28.50	27.11	25.72
62	453.14	425.34	397.54	62	30.58	29.19	27.11
63	483.72	454.53	426.73	63	32.67	31.28	29.19
64	515.69	486.50	457.31	64	35.45	33.36	31.28
65	550.44	519.86	489.28	65	37.53	35.45	32.67
66	597.70	565.73	533.76	66	41.01	38.92	36.14
67	647.74	614.38	581.02	67	44.48	41.70	38.92
68	703.34	668.59	633.84	68	47.96	45.18	42.40
69	761.72	725.58	689.44	69	51.43	49.35	46.57
70	825.66	788.13	750.60	70	55.60	52.82	50.04
71	913.23	874.31	834.00	71	61.86	59.08	56.30
72	1,010.53	967.44	925.74	72	68.11	65.33	61.86
73	1,116.17	1,071.69	1,028.60	73	75.06	72.28	68.81
74	1,234.32	1,187.06	1,141.19	74	82.71	79.93	76.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,363.59	1,314.94	1,266.29	75	91.05	88.27	84.79
76	1,534.56	1,480.35	1,424.75	76	102.86	99.39	95.91
77	1,726.38	1,665.22	1,602.67	77	115.37	111.90	107.73
78	1,941.83	1,873.72	1,802.83	78	129.97	125.80	120.93
79	2,185.08	2,107.24	2,028.01	79	145.95	141.09	136.22
				80	164.02	158.46	152.90
				81	184.87	178.62	172.36
				82	207.81	200.86	193.91
				83	233.52	225.88	218.23
				84	262.71	254.37	245.34
				85	295.38	285.65	275.22
				86	332.91	321.79	309.97
				87	373.91	362.10	348.89
				88	421.17	407.27	391.98
				89	473.30	458.01	441.33
				90	532.37	515.00	496.23
				91	599.09	579.63	558.09
				92	674.15	651.91	628.28
				93	758.25	733.23	706.82
				94	852.77	824.97	795.08
				95	959.80	927.83	893.77
				96	1,079.34	1,043.89	1,005.67
				97	1,214.17	1,174.55	1,131.46
				98	1,366.37	1,321.20	1,272.55
				99	1,536.65	1,485.91	1,431.70

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	176.53	169.58	161.24	18-44	11.82	11.82	11.12
45-49	209.89	197.38	184.87	45-49	14.60	13.90	13.21
50-54	247.42	229.35	211.28	50-54	16.68	15.99	14.60
55	337.77	314.14	290.51	55	23.63	22.24	20.16
56	364.18	337.77	311.36	56	25.72	24.33	21.55
57	390.59	362.79	333.60	57	27.80	25.72	22.94
58	419.78	389.20	357.23	58	29.19	27.11	25.02
59	451.75	417.00	382.25	59	31.28	29.19	26.41
60	485.11	447.58	408.66	60	33.36	30.58	27.80
61	522.64	480.94	437.85	61	36.14	33.36	29.89
62	561.56	515.69	468.43	62	38.92	35.45	31.97
63	604.65	553.22	500.40	63	41.70	38.23	34.06
64	649.13	593.53	535.15	64	44.48	40.31	36.84
65	697.78	635.23	571.29	65	47.26	43.09	38.92
66	761.72	692.22	622.72	66	52.13	47.26	42.40
67	831.22	754.77	676.93	67	56.30	51.43	45.87
68	907.67	822.88	736.70	68	61.16	55.60	50.04
69	989.68	896.55	800.64	69	66.72	60.47	54.21
70	1,080.03	975.78	870.14	70	72.28	65.33	58.38
71	1,187.06	1,075.86	963.27	71	79.93	72.28	64.64
72	1,303.82	1,185.67	1,064.74	72	87.57	79.93	71.59
73	1,433.09	1,306.60	1,177.33	73	96.61	87.57	79.23
74	1,574.87	1,438.65	1,301.04	74	105.64	96.61	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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,729.16	1,584.60	1,438.65	75	116.07	106.34	96.61
76	1,947.39	1,783.37	1,619.35	76	130.66	120.24	109.12
77	2,190.64	2,007.16	1,822.29	77	147.34	134.83	122.32
78	2,465.86	2,258.75	2,051.64	78	165.41	151.51	137.61
79	2,774.44	2,540.92	2,307.40	79	185.57	170.28	154.99
				80	208.50	191.13	173.75
				81	234.91	215.45	195.99
				82	264.10	241.86	220.32
				83	296.77	272.44	247.42
				84	334.30	306.50	278.70
				85	375.30	344.03	312.75
				86	422.56	387.12	352.37
				87	475.38	435.77	396.15
				88	534.46	489.98	445.50
				89	601.18	551.14	501.10
				90	676.93	620.64	563.65
				91	761.03	697.78	634.54
				92	856.24	784.66	713.77
				93	963.27	883.35	802.73
				94	1,083.51	993.16	902.81
				95	1,219.03	1,117.56	1,016.09
				96	1,371.24	1,257.26	1,142.58
				97	1,542.90	1,414.33	1,285.75
				98	1,735.42	1,590.86	1,446.30
				99	1,952.26	1,789.63	1,627.00

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	209.89	201.55	191.82	18-44	14.60	13.90	13.21
45-49	250.20	239.08	226.57	45-49	18.07	16.68	15.99
50-54	297.46	282.17	265.49	50-54	20.85	19.46	18.07
55	423.95	398.93	373.91	55	29.19	27.11	25.02
56	457.31	428.12	400.32	56	31.97	29.19	27.11
57	492.06	460.09	426.73	57	34.06	31.97	29.19
58	529.59	492.06	455.92	58	36.84	34.06	31.28
59	568.51	528.20	487.89	59	38.92	36.84	33.36
60	611.60	565.73	519.86	60	41.70	38.92	35.45
61	658.86	607.43	557.39	61	45.18	41.70	38.23
62	708.90	651.91	596.31	62	48.65	45.18	41.01
63	761.72	700.56	638.01	63	52.13	47.96	43.79
64	820.10	751.99	683.88	64	56.30	51.43	46.57
65	881.26	806.20	731.14	65	59.77	54.91	49.35
66	949.37	872.92	797.86	66	64.64	59.77	54.21
67	1,020.26	945.20	870.14	67	69.50	64.64	58.38
68	1,098.10	1,023.04	947.98	68	74.37	69.50	63.94
69	1,181.50	1,107.83	1,032.77	69	79.93	75.06	69.50
70	1,270.46	1,198.18	1,125.90	70	85.49	80.62	75.06
71	1,410.85	1,326.06	1,242.66	71	95.22	89.66	83.40
72	1,566.53	1,467.84	1,369.15	72	105.64	98.69	91.74
73	1,738.89	1,624.91	1,509.54	73	116.76	109.12	101.47
74	1,930.71	1,798.66	1,665.22	74	129.27	120.93	111.90

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,141.99	1,989.09	1,834.80	75	143.17	133.44	123.02
76	2,410.26	2,239.29	2,065.54	76	161.24	150.12	139.00
77	2,711.89	2,520.07	2,325.47	77	181.40	168.89	155.68
78	3,052.44	2,835.60	2,615.98	78	204.33	189.74	175.14
79	3,433.30	3,190.05	2,945.41	79	229.35	213.37	196.69
				80	257.85	239.78	221.01
				81	290.51	270.36	248.81
				82	326.65	303.72	280.09
				83	367.66	341.25	314.84
				84	413.53	384.34	354.45
				85	464.96	431.60	398.24
				86	523.34	485.81	448.28
				87	588.67	546.27	504.57
				88	662.34	615.08	567.12
				89	745.04	691.53	638.01
				90	838.17	778.40	717.94
				91	943.12	875.01	807.59
				92	1,060.57	984.82	908.37
				93	1,193.32	1,107.83	1,022.35
				94	1,342.74	1,246.14	1,149.53
				95	1,510.24	1,401.82	1,293.40
				96	1,699.28	1,576.96	1,455.33
				97	1,911.25	1,774.34	1,636.73
				98	2,150.33	1,996.04	1,841.75
				99	2,418.60	2,245.55	2,071.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	248.81	232.13	214.06	18-44	16.68	15.99	15.29
45-49	291.90	273.83	254.37	45-49	20.16	19.46	18.07
50-54	340.55	321.09	300.24	50-54	23.63	22.24	20.85
55	446.19	418.39	390.59	55	30.58	29.19	27.11
56	472.60	443.41	415.61	56	32.67	31.28	29.19
57	500.40	469.82	440.63	57	34.75	32.67	30.58
58	529.59	499.01	467.04	58	36.14	34.75	31.97
59	561.56	528.20	494.84	59	38.23	36.84	34.06
60	593.53	558.78	524.03	60	40.31	38.23	35.45
61	629.67	592.14	554.61	61	43.09	41.01	38.23
62	665.81	626.89	587.97	62	45.18	43.09	40.31
63	704.73	663.03	621.33	63	47.96	45.87	42.40
64	746.43	701.95	657.47	64	50.74	47.96	45.18
65	789.52	742.26	695.00	65	53.52	50.74	47.26
66	857.63	806.20	754.77	66	58.38	54.91	51.43
67	929.91	874.31	818.71	67	63.25	59.77	55.60
68	1,009.14	949.37	889.60	68	68.11	64.64	60.47
69	1,095.32	1,029.99	964.66	69	74.37	69.50	65.33
70	1,187.06	1,117.56	1,046.67	70	79.93	75.06	70.20
71	1,303.82	1,227.37	1,149.53	71	88.27	82.71	77.15
72	1,431.70	1,346.91	1,260.73	72	96.61	91.05	84.79
73	1,572.09	1,477.57	1,383.05	73	105.64	99.39	93.13
74	1,724.99	1,622.13	1,517.88	74	116.07	109.12	102.17

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,893.18	1,779.20	1,663.83	75	126.49	119.54	111.90
76	2,130.87	2,002.99	1,873.72	76	142.48	134.83	125.80
77	2,396.36	2,253.19	2,108.63	77	160.55	151.51	141.78
78	2,696.60	2,535.36	2,372.73	78	180.70	170.28	159.16
79	3,032.98	2,852.28	2,670.19	79	202.94	191.13	179.31
80		3,208.12	3,005.18	80		214.76	200.86
81		3,609.83	3,381.87	81		241.86	226.57
82		4,061.58	3,804.43	82		271.75	254.37
83		4,568.93	4,279.81	83		305.80	286.34
84		5,138.83	4,814.96	84		344.03	322.48

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	298.85	279.39	259.93	18-44	20.16	19.46	18.07
45-49	353.06	330.82	309.97	45-49	24.33	23.63	21.55
50-54	414.22	390.59	366.96	50-54	28.50	27.11	25.02
55	551.83	518.47	485.11	55	36.84	34.75	32.67
56	583.80	549.05	514.30	56	39.62	37.53	34.75
57	617.16	581.02	544.88	57	41.70	39.62	36.84
58	651.91	615.77	576.85	58	44.48	41.70	38.92
59	689.44	650.52	611.60	59	46.57	44.48	41.01
60	728.36	688.05	646.35	60	49.35	46.57	43.09
61	771.45	728.36	683.88	61	52.82	49.35	45.87
62	817.32	771.45	724.19	62	55.60	52.82	48.65
63	864.58	815.93	764.50	63	59.08	55.60	51.43
64	916.01	863.19	808.98	64	61.86	59.08	54.91
65	968.83	911.84	854.85	65	65.33	61.86	57.69
66	1,053.62	991.07	929.91	66	71.59	67.42	63.25
67	1,143.97	1,077.25	1,010.53	67	77.15	72.98	68.11
68	1,242.66	1,170.38	1,098.10	68	84.10	79.23	74.37
69	1,351.08	1,271.85	1,194.01	69	91.05	86.18	80.62
70	1,466.45	1,381.66	1,296.87	70	98.69	93.13	86.88
71	1,613.79	1,520.66	1,426.14	71	108.42	102.86	95.91
72	1,775.03	1,672.17	1,567.92	72	119.54	112.59	105.64
73	1,952.95	1,838.97	1,723.60	73	131.36	123.71	116.07
74	2,148.94	2,021.06	1,893.18	74	143.87	135.53	127.19
75	2,363.00	2,222.61	2,080.83	75	157.77	148.73	139.70
76	2,659.07	2,502.00	2,342.15	76	177.92	167.50	157.07
77	2,991.28	2,814.75	2,636.83	77	200.16	188.35	177.23
78	3,365.19	3,166.42	2,967.65	78	225.18	211.98	198.77
79	3,784.97	3,562.57	3,338.78	79	252.98	238.39	223.79

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	385.03	362.79	339.16	18-44	25.72	24.33	22.94
45-49	457.31	430.90	403.10	45-49	31.28	29.19	27.80
50-54	542.10	510.13	478.16	50-54	36.84	34.75	32.67
55	722.80	676.93	631.06	55	48.65	45.87	43.09
56	765.89	717.24	668.59	56	52.13	48.65	45.87
57	810.37	758.94	707.51	57	54.91	51.43	47.96
58	857.63	803.42	749.21	58	58.38	54.21	50.74
59	907.67	850.68	792.30	59	61.16	57.69	53.52
60	960.49	899.33	838.17	60	64.64	60.47	56.30
61	1,018.87	952.15	886.82	61	68.81	63.94	59.77
62	1,078.64	1,007.75	936.86	62	72.98	68.11	63.25
63	1,142.58	1,066.13	991.07	63	76.45	71.59	66.72
64	1,210.69	1,128.68	1,046.67	64	81.32	75.76	70.89
65	1,281.58	1,194.01	1,106.44	65	85.49	79.93	74.37
66	1,395.56	1,302.43	1,209.30	66	93.13	87.57	81.32
67	1,517.88	1,419.19	1,319.11	67	101.47	95.22	88.96
68	1,651.32	1,545.68	1,441.43	68	110.51	103.56	96.61
69	1,795.88	1,684.68	1,573.48	69	120.24	113.29	105.64
70	1,952.95	1,834.80	1,716.65	70	130.66	123.02	114.68
71	2,140.60	2,008.55	1,875.11	71	143.17	134.83	125.80
72	2,346.32	2,197.59	2,048.86	72	157.07	147.34	136.92
73	2,570.11	2,404.70	2,237.90	73	171.67	161.24	149.43
74	2,816.14	2,629.88	2,443.62	74	188.35	175.84	163.33
75	3,085.80	2,877.30	2,668.80	75	205.72	191.82	177.92
76	3,422.18	3,203.95	2,985.72	76	228.66	214.06	199.47
77	3,794.70	3,566.74	3,338.78	77	252.98	238.39	223.10
78	4,206.14	3,971.23	3,734.93	78	280.78	264.80	249.51
79	4,664.84	4,420.20	4,176.95	79	311.36	294.68	278.70

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.74	482.33	455.92	18-44	34.06	32.67	31.28
45-49	610.21	581.02	550.44	45-49	41.01	39.62	37.53
50-54	731.14	697.78	664.42	50-54	49.35	47.26	44.48
55	963.27	914.62	864.58	55	65.33	61.86	58.38
56	1,020.26	967.44	913.23	56	69.50	65.33	61.86
57	1,080.03	1,023.04	964.66	57	72.98	68.81	65.33
58	1,143.97	1,082.81	1,018.87	58	77.15	72.98	68.81
59	1,210.69	1,143.97	1,075.86	59	81.32	77.15	72.28
60	1,281.58	1,209.30	1,135.63	60	85.49	80.62	75.76
61	1,355.25	1,277.41	1,198.18	61	91.05	85.49	80.62
62	1,431.70	1,348.30	1,263.51	62	95.91	90.35	84.79
63	1,513.71	1,423.36	1,333.01	63	101.47	95.22	89.66
64	1,599.89	1,502.59	1,405.29	64	107.73	100.78	94.52
65	1,690.24	1,585.99	1,481.74	65	113.29	106.34	99.39
66	1,816.73	1,713.87	1,612.40	66	121.63	115.37	108.42
67	1,951.56	1,851.48	1,752.79	67	130.66	124.41	117.46
68	2,096.12	2,001.60	1,905.69	68	140.39	134.14	127.88
69	2,251.80	2,161.45	2,071.10	69	150.82	144.56	138.31
70	2,418.60	2,335.20	2,251.80	70	161.24	155.68	150.12
71	2,653.51	2,556.21	2,460.30	71	177.23	170.97	164.02
72	2,909.27	2,798.07	2,688.26	72	194.60	186.96	179.31
73	3,190.05	3,063.56	2,935.68	73	212.67	204.33	195.99
74	3,498.63	3,352.68	3,206.73	74	233.52	223.79	214.06
75	3,836.40	3,669.60	3,502.80	75	255.76	244.64	233.52
76	4,265.91	4,069.92	3,872.54	76	284.95	271.75	258.54
77	4,744.07	4,511.94	4,279.81	77	316.92	301.63	285.65
78	5,273.66	5,002.61	4,728.78	78	352.37	334.30	316.23
79	5,864.41	5,546.10	5,226.40	79	391.29	370.44	348.89

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 V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	133.44	123.71	112.59	18-44	9.04	9.04	8.34
45-49	152.90	143.17	130.66	45-49	11.12	10.43	9.73
50-54	172.36	162.63	151.51	50-54	12.51	11.82	11.12
55	237.69	221.01	202.94	55	15.99	15.29	14.60
56	254.37	236.30	216.84	56	17.38	16.68	15.99
57	272.44	252.98	232.13	57	18.77	17.38	16.68
58	291.90	271.05	247.42	58	20.16	18.77	17.38
59	312.75	289.12	265.49	59	20.85	20.16	18.77
60	333.60	308.58	282.17	60	22.24	20.85	19.46
61	357.23	330.82	301.63	61	24.33	22.94	20.85
62	382.25	353.06	322.48	62	25.72	24.33	22.24
63	408.66	376.69	343.33	63	27.80	25.72	23.63
64	437.85	403.10	366.96	64	29.89	27.80	25.02
65	467.04	429.51	390.59	65	31.28	29.19	26.41
66	511.52	469.82	426.73	66	34.75	31.97	29.19
67	560.17	512.91	465.65	67	38.23	35.45	31.97
68	614.38	560.17	507.35	68	41.70	38.23	34.06
69	672.76	612.99	553.22	69	45.18	41.70	37.53
70	735.31	668.59	601.87	70	49.35	45.18	40.31
71	811.76	735.31	657.47	71	54.91	50.04	44.48
72	896.55	807.59	718.63	72	60.47	54.91	48.65
73	989.68	886.82	783.96	73	66.72	60.47	52.82
74	1,091.15	974.39	856.24	74	73.67	66.03	57.69

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,203.74	1,068.91	934.08	75	81.32	72.28	62.55
76	1,355.25	1,203.74	1,052.23	76	91.74	81.32	70.89
77	1,526.22	1,355.25	1,182.89	77	102.86	91.74	79.23
78	1,718.04	1,524.83	1,331.62	78	116.07	102.86	89.66
79	1,933.49	1,716.65	1,498.42	79	129.97	115.37	100.78
80		1,930.71	1,684.68	80	145.95	129.27	112.59
81		2,172.57	1,895.96	81	164.72	145.95	127.19
82		2,445.01	2,132.26	82	184.87	164.02	143.17
83		2,752.20	2,399.14	83	207.81	184.18	160.55
84		3,096.92	2,699.38	84	233.52	207.11	180.70
				85	262.02	232.83	202.94
				86	295.38	262.02	228.66
				87	332.21	294.68	257.15
				88	373.22	331.52	289.12
				89	419.78	373.22	325.26
				90	472.60	419.78	366.27
				91	531.68	472.60	411.44
				92	597.70	531.68	462.87
				93	672.76	597.70	521.25
				94	756.86	672.07	585.89
				95	851.38	756.16	659.56
				96	957.71	850.68	741.57
				97	1,077.25	957.02	834.70
				98	1,212.08	1,076.56	938.95
				99	1,362.90	1,211.39	1,055.71

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	10.43	10.43	9.73
45-49	177.92	168.19	155.68	45-49	12.51	11.82	11.12
50-54	208.50	194.60	180.70	50-54	13.90	13.21	12.51
55	278.00	264.10	250.20	55	19.46	18.07	16.68
56	298.85	283.56	268.27	56	20.85	19.46	18.07
57	321.09	303.02	284.95	57	22.24	20.85	19.46
58	344.72	325.26	304.41	58	23.63	22.24	20.85
59	369.74	347.50	325.26	59	25.02	23.63	22.24
60	396.15	371.13	346.11	60	26.41	25.02	23.63
61	423.95	397.54	371.13	61	28.50	27.11	25.72
62	453.14	425.34	397.54	62	30.58	29.19	27.11
63	483.72	454.53	426.73	63	32.67	31.28	29.19
64	515.69	486.50	457.31	64	35.45	33.36	31.28
65	550.44	519.86	489.28	65	37.53	35.45	32.67
66	597.70	565.73	533.76	66	41.01	38.92	36.14
67	647.74	614.38	581.02	67	44.48	41.70	38.92
68	703.34	668.59	633.84	68	47.96	45.18	42.40
69	761.72	725.58	689.44	69	51.43	49.35	46.57
70	825.66	788.13	750.60	70	55.60	52.82	50.04
71	913.23	874.31	834.00	71	61.86	59.08	56.30
72	1,010.53	967.44	925.74	72	68.11	65.33	61.86
73	1,116.17	1,071.69	1,028.60	73	75.06	72.28	68.81
74	1,234.32	1,187.06	1,141.19	74	82.71	79.93	76.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,363.59	1,314.94	1,266.29	75	91.05	88.27	84.79
76	1,534.56	1,480.35	1,424.75	76	102.86	99.39	95.91
77	1,726.38	1,665.22	1,602.67	77	115.37	111.90	107.73
78	1,941.83	1,873.72	1,802.83	78	129.97	125.80	120.93
79	2,185.08	2,107.24	2,028.01	79	145.95	141.09	136.22
				80	164.02	158.46	152.90
				81	184.87	178.62	172.36
				82	207.81	200.86	193.91
				83	233.52	225.88	218.23
				84	262.71	254.37	245.34
				85	295.38	285.65	275.22
				86	332.91	321.79	309.97
				87	373.91	362.10	348.89
				88	421.17	407.27	391.98
				89	473.30	458.01	441.33
				90	532.37	515.00	496.23
				91	599.09	579.63	558.09
				92	674.15	651.91	628.28
				93	758.25	733.23	706.82
				94	852.77	824.97	795.08
				95	959.80	927.83	893.77
				96	1,079.34	1,043.89	1,005.67
				97	1,214.17	1,174.55	1,131.46
				98	1,366.37	1,321.20	1,272.55
				99	1,536.65	1,485.91	1,431.70

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	176.53	169.58	161.24	18-44	11.82	11.82	11.12
45-49	209.89	197.38	184.87	45-49	14.60	13.90	13.21
50-54	247.42	229.35	211.28	50-54	16.68	15.99	14.60
55	337.77	314.14	290.51	55	23.63	22.24	20.16
56	364.18	337.77	311.36	56	25.72	24.33	21.55
57	390.59	362.79	333.60	57	27.80	25.72	22.94
58	419.78	389.20	357.23	58	29.19	27.11	25.02
59	451.75	417.00	382.25	59	31.28	29.19	26.41
60	485.11	447.58	408.66	60	33.36	30.58	27.80
61	522.64	480.94	437.85	61	36.14	33.36	29.89
62	561.56	515.69	468.43	62	38.92	35.45	31.97
63	604.65	553.22	500.40	63	41.70	38.23	34.06
64	649.13	593.53	535.15	64	44.48	40.31	36.84
65	697.78	635.23	571.29	65	47.26	43.09	38.92
66	761.72	692.22	622.72	66	52.13	47.26	42.40
67	831.22	754.77	676.93	67	56.30	51.43	45.87
68	907.67	822.88	736.70	68	61.16	55.60	50.04
69	989.68	896.55	800.64	69	66.72	60.47	54.21
70	1,080.03	975.78	870.14	70	72.28	65.33	58.38
71	1,187.06	1,075.86	963.27	71	79.93	72.28	64.64
72	1,303.82	1,185.67	1,064.74	72	87.57	79.93	71.59
73	1,433.09	1,306.60	1,177.33	73	96.61	87.57	79.23
74	1,574.87	1,438.65	1,301.04	74	105.64	96.61	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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,729.16	1,584.60	1,438.65	75	116.07	106.34	96.61
76	1,947.39	1,783.37	1,619.35	76	130.66	120.24	109.12
77	2,190.64	2,007.16	1,822.29	77	147.34	134.83	122.32
78	2,465.86	2,258.75	2,051.64	78	165.41	151.51	137.61
79	2,774.44	2,540.92	2,307.40	79	185.57	170.28	154.99
				80	208.50	191.13	173.75
				81	234.91	215.45	195.99
				82	264.10	241.86	220.32
				83	296.77	272.44	247.42
				84	334.30	306.50	278.70
				85	375.30	344.03	312.75
				86	422.56	387.12	352.37
				87	475.38	435.77	396.15
				88	534.46	489.98	445.50
				89	601.18	551.14	501.10
				90	676.93	620.64	563.65
				91	761.03	697.78	634.54
				92	856.24	784.66	713.77
				93	963.27	883.35	802.73
				94	1,083.51	993.16	902.81
				95	1,219.03	1,117.56	1,016.09
				96	1,371.24	1,257.26	1,142.58
				97	1,542.90	1,414.33	1,285.75
				98	1,735.42	1,590.86	1,446.30
				99	1,952.26	1,789.63	1,627.00

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	209.89	201.55	191.82	18-44	14.60	13.90	13.21
45-49	250.20	239.08	226.57	45-49	18.07	16.68	15.99
50-54	297.46	282.17	265.49	50-54	20.85	19.46	18.07
55	423.95	398.93	373.91	55	29.19	27.11	25.02
56	457.31	428.12	400.32	56	31.97	29.19	27.11
57	492.06	460.09	426.73	57	34.06	31.97	29.19
58	529.59	492.06	455.92	58	36.84	34.06	31.28
59	568.51	528.20	487.89	59	38.92	36.84	33.36
60	611.60	565.73	519.86	60	41.70	38.92	35.45
61	658.86	607.43	557.39	61	45.18	41.70	38.23
62	708.90	651.91	596.31	62	48.65	45.18	41.01
63	761.72	700.56	638.01	63	52.13	47.96	43.79
64	820.10	751.99	683.88	64	56.30	51.43	46.57
65	881.26	806.20	731.14	65	59.77	54.91	49.35
66	949.37	872.92	797.86	66	64.64	59.77	54.21
67	1,020.26	945.20	870.14	67	69.50	64.64	58.38
68	1,098.10	1,023.04	947.98	68	74.37	69.50	63.94
69	1,181.50	1,107.83	1,032.77	69	79.93	75.06	69.50
70	1,270.46	1,198.18	1,125.90	70	85.49	80.62	75.06
71	1,410.85	1,326.06	1,242.66	71	95.22	89.66	83.40
72	1,566.53	1,467.84	1,369.15	72	105.64	98.69	91.74
73	1,738.89	1,624.91	1,509.54	73	116.76	109.12	101.47
74	1,930.71	1,798.66	1,665.22	74	129.27	120.93	111.90

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,141.99	1,989.09	1,834.80	75	143.17	133.44	123.02
76	2,410.26	2,239.29	2,065.54	76	161.24	150.12	139.00
77	2,711.89	2,520.07	2,325.47	77	181.40	168.89	155.68
78	3,052.44	2,835.60	2,615.98	78	204.33	189.74	175.14
79	3,433.30	3,190.05	2,945.41	79	229.35	213.37	196.69
				80	257.85	239.78	221.01
				81	290.51	270.36	248.81
				82	326.65	303.72	280.09
				83	367.66	341.25	314.84
				84	413.53	384.34	354.45
				85	464.96	431.60	398.24
				86	523.34	485.81	448.28
				87	588.67	546.27	504.57
				88	662.34	615.08	567.12
				89	745.04	691.53	638.01
				90	838.17	778.40	717.94
				91	943.12	875.01	807.59
				92	1,060.57	984.82	908.37
				93	1,193.32	1,107.83	1,022.35
				94	1,342.74	1,246.14	1,149.53
				95	1,510.24	1,401.82	1,293.40
				96	1,699.28	1,576.96	1,455.33
				97	1,911.25	1,774.34	1,636.73
				98	2,150.33	1,996.04	1,841.75
				99	2,418.60	2,245.55	2,071.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	248.81	232.13	214.06	18-44	16.68	15.99	15.29
45-49	291.90	273.83	254.37	45-49	20.16	19.46	18.07
50-54	340.55	321.09	300.24	50-54	23.63	22.24	20.85
55	446.19	418.39	390.59	55	30.58	29.19	27.11
56	472.60	443.41	415.61	56	32.67	31.28	29.19
57	500.40	469.82	440.63	57	34.75	32.67	30.58
58	529.59	499.01	467.04	58	36.14	34.75	31.97
59	561.56	528.20	494.84	59	38.23	36.84	34.06
60	593.53	558.78	524.03	60	40.31	38.23	35.45
61	629.67	592.14	554.61	61	43.09	41.01	38.23
62	665.81	626.89	587.97	62	45.18	43.09	40.31
63	704.73	663.03	621.33	63	47.96	45.87	42.40
64	746.43	701.95	657.47	64	50.74	47.96	45.18
65	789.52	742.26	695.00	65	53.52	50.74	47.26
66	857.63	806.20	754.77	66	58.38	54.91	51.43
67	929.91	874.31	818.71	67	63.25	59.77	55.60
68	1,009.14	949.37	889.60	68	68.11	64.64	60.47
69	1,095.32	1,029.99	964.66	69	74.37	69.50	65.33
70	1,187.06	1,117.56	1,046.67	70	79.93	75.06	70.20
71	1,303.82	1,227.37	1,149.53	71	88.27	82.71	77.15
72	1,431.70	1,346.91	1,260.73	72	96.61	91.05	84.79
73	1,572.09	1,477.57	1,383.05	73	105.64	99.39	93.13
74	1,724.99	1,622.13	1,517.88	74	116.07	109.12	102.17

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,893.18	1,779.20	1,663.83	75	126.49	119.54	111.90
76	2,130.87	2,002.99	1,873.72	76	142.48	134.83	125.80
77	2,396.36	2,253.19	2,108.63	77	160.55	151.51	141.78
78	2,696.60	2,535.36	2,372.73	78	180.70	170.28	159.16
79	3,032.98	2,852.28	2,670.19	79	202.94	191.13	179.31
80		3,208.12	3,005.18	80		214.76	200.86
81		3,609.83	3,381.87	81		241.86	226.57
82		4,061.58	3,804.43	82		271.75	254.37
83		4,568.93	4,279.81	83		305.80	286.34
84		5,138.83	4,814.96	84		344.03	322.48

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	298.85	279.39	259.93	18-44	20.16	19.46	18.07
45-49	353.06	330.82	309.97	45-49	24.33	23.63	21.55
50-54	414.22	390.59	366.96	50-54	28.50	27.11	25.02
55	551.83	518.47	485.11	55	36.84	34.75	32.67
56	583.80	549.05	514.30	56	39.62	37.53	34.75
57	617.16	581.02	544.88	57	41.70	39.62	36.84
58	651.91	615.77	576.85	58	44.48	41.70	38.92
59	689.44	650.52	611.60	59	46.57	44.48	41.01
60	728.36	688.05	646.35	60	49.35	46.57	43.09
61	771.45	728.36	683.88	61	52.82	49.35	45.87
62	817.32	771.45	724.19	62	55.60	52.82	48.65
63	864.58	815.93	764.50	63	59.08	55.60	51.43
64	916.01	863.19	808.98	64	61.86	59.08	54.91
65	968.83	911.84	854.85	65	65.33	61.86	57.69
66	1,053.62	991.07	929.91	66	71.59	67.42	63.25
67	1,143.97	1,077.25	1,010.53	67	77.15	72.98	68.11
68	1,242.66	1,170.38	1,098.10	68	84.10	79.23	74.37
69	1,351.08	1,271.85	1,194.01	69	91.05	86.18	80.62
70	1,466.45	1,381.66	1,296.87	70	98.69	93.13	86.88
71	1,613.79	1,520.66	1,426.14	71	108.42	102.86	95.91
72	1,775.03	1,672.17	1,567.92	72	119.54	112.59	105.64
73	1,952.95	1,838.97	1,723.60	73	131.36	123.71	116.07
74	2,148.94	2,021.06	1,893.18	74	143.87	135.53	127.19
75	2,363.00	2,222.61	2,080.83	75	157.77	148.73	139.70
76	2,659.07	2,502.00	2,342.15	76	177.92	167.50	157.07
77	2,991.28	2,814.75	2,636.83	77	200.16	188.35	177.23
78	3,365.19	3,166.42	2,967.65	78	225.18	211.98	198.77
79	3,784.97	3,562.57	3,338.78	79	252.98	238.39	223.79

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	385.03	362.79	339.16	18-44	25.72	24.33	22.94
45-49	457.31	430.90	403.10	45-49	31.28	29.19	27.80
50-54	542.10	510.13	478.16	50-54	36.84	34.75	32.67
55	722.80	676.93	631.06	55	48.65	45.87	43.09
56	765.89	717.24	668.59	56	52.13	48.65	45.87
57	810.37	758.94	707.51	57	54.91	51.43	47.96
58	857.63	803.42	749.21	58	58.38	54.21	50.74
59	907.67	850.68	792.30	59	61.16	57.69	53.52
60	960.49	899.33	838.17	60	64.64	60.47	56.30
61	1,018.87	952.15	886.82	61	68.81	63.94	59.77
62	1,078.64	1,007.75	936.86	62	72.98	68.11	63.25
63	1,142.58	1,066.13	991.07	63	76.45	71.59	66.72
64	1,210.69	1,128.68	1,046.67	64	81.32	75.76	70.89
65	1,281.58	1,194.01	1,106.44	65	85.49	79.93	74.37
66	1,395.56	1,302.43	1,209.30	66	93.13	87.57	81.32
67	1,517.88	1,419.19	1,319.11	67	101.47	95.22	88.96
68	1,651.32	1,545.68	1,441.43	68	110.51	103.56	96.61
69	1,795.88	1,684.68	1,573.48	69	120.24	113.29	105.64
70	1,952.95	1,834.80	1,716.65	70	130.66	123.02	114.68
71	2,140.60	2,008.55	1,875.11	71	143.17	134.83	125.80
72	2,346.32	2,197.59	2,048.86	72	157.07	147.34	136.92
73	2,570.11	2,404.70	2,237.90	73	171.67	161.24	149.43
74	2,816.14	2,629.88	2,443.62	74	188.35	175.84	163.33
75	3,085.80	2,877.30	2,668.80	75	205.72	191.82	177.92
76	3,422.18	3,203.95	2,985.72	76	228.66	214.06	199.47
77	3,794.70	3,566.74	3,338.78	77	252.98	238.39	223.10
78	4,206.14	3,971.23	3,734.93	78	280.78	264.80	249.51
79	4,664.84	4,420.20	4,176.95	79	311.36	294.68	278.70

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.74	482.33	455.92	18-44	34.06	32.67	31.28
45-49	610.21	581.02	550.44	45-49	41.01	39.62	37.53
50-54	731.14	697.78	664.42	50-54	49.35	47.26	44.48
55	963.27	914.62	864.58	55	65.33	61.86	58.38
56	1,020.26	967.44	913.23	56	69.50	65.33	61.86
57	1,080.03	1,023.04	964.66	57	72.98	68.81	65.33
58	1,143.97	1,082.81	1,018.87	58	77.15	72.98	68.81
59	1,210.69	1,143.97	1,075.86	59	81.32	77.15	72.28
60	1,281.58	1,209.30	1,135.63	60	85.49	80.62	75.76
61	1,355.25	1,277.41	1,198.18	61	91.05	85.49	80.62
62	1,431.70	1,348.30	1,263.51	62	95.91	90.35	84.79
63	1,513.71	1,423.36	1,333.01	63	101.47	95.22	89.66
64	1,599.89	1,502.59	1,405.29	64	107.73	100.78	94.52
65	1,690.24	1,585.99	1,481.74	65	113.29	106.34	99.39
66	1,816.73	1,713.87	1,612.40	66	121.63	115.37	108.42
67	1,951.56	1,851.48	1,752.79	67	130.66	124.41	117.46
68	2,096.12	2,001.60	1,905.69	68	140.39	134.14	127.88
69	2,251.80	2,161.45	2,071.10	69	150.82	144.56	138.31
70	2,418.60	2,335.20	2,251.80	70	161.24	155.68	150.12
71	2,653.51	2,556.21	2,460.30	71	177.23	170.97	164.02
72	2,909.27	2,798.07	2,688.26	72	194.60	186.96	179.31
73	3,190.05	3,063.56	2,935.68	73	212.67	204.33	195.99
74	3,498.63	3,352.68	3,206.73	74	233.52	223.79	214.06
75	3,836.40	3,669.60	3,502.80	75	255.76	244.64	233.52
76	4,265.91	4,069.92	3,872.54	76	284.95	271.75	258.54
77	4,744.07	4,511.94	4,279.81	77	316.92	301.63	285.65
78	5,273.66	5,002.61	4,728.78	78	352.37	334.30	316.23
79	5,864.41	5,546.10	5,226.40	79	391.29	370.44	348.89

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 V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	154.26	143.01	130.15	18-44	10.44	10.44	9.64
45-49	176.75	165.50	151.04	45-49	12.85	12.05	11.25
50-54	199.25	188.00	175.15	50-54	14.46	13.66	12.85
55	274.77	255.49	234.60	55	18.48	17.68	16.87
56	294.05	273.16	250.67	56	20.09	19.28	18.48
57	314.94	292.44	268.34	57	21.69	20.09	19.28
58	337.44	313.33	286.02	58	23.30	21.69	20.09
59	361.54	334.22	306.91	59	24.10	23.30	21.69
60	385.64	356.72	326.19	60	25.71	24.10	22.50
61	412.96	382.43	348.68	61	28.12	26.51	24.10
62	441.88	408.14	372.79	62	29.73	28.12	25.71
63	472.41	435.45	396.89	63	32.14	29.73	27.32
64	506.15	465.98	424.21	64	34.55	32.14	28.92
65	539.90	496.51	451.52	65	36.15	33.74	30.53
66	591.32	543.11	493.30	66	40.17	36.96	33.74
67	647.56	592.92	538.29	67	44.19	40.97	36.96
68	710.22	647.56	586.50	68	48.21	44.19	39.37
69	777.71	708.62	639.52	69	52.22	48.21	43.38
70	850.02	772.89	695.76	70	57.04	52.22	46.60
71	938.39	850.02	760.04	71	63.47	57.85	51.42
72	1,036.41	933.57	830.74	72	69.90	63.47	56.24
73	1,144.07	1,025.16	906.26	73	77.13	69.90	61.06
74	1,261.37	1,126.39	989.81	74	85.16	76.32	66.68

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,391.52	1,235.66	1,079.80	75	94.00	83.56	72.31
76	1,566.67	1,391.52	1,216.38	76	106.05	94.00	81.95
77	1,764.31	1,566.67	1,367.42	77	118.91	106.05	91.59
78	1,986.05	1,762.70	1,539.35	78	134.17	118.91	103.64
79	2,235.11	1,984.45	1,732.17	79	150.24	133.37	116.50
80		2,231.90	1,947.49	80	168.72	149.44	130.15
81		2,511.49	2,191.73	81	190.41	168.72	147.03
82		2,826.43	2,464.89	82	213.71	189.61	165.50
83		3,181.54	2,773.41	83	240.22	212.91	185.59
84		3,580.04	3,120.48	84	269.95	239.42	208.89
				85	302.89	269.15	234.60
				86	341.45	302.89	264.33
				87	384.03	340.65	297.27
				88	431.44	383.23	334.22
				89	485.27	431.44	376.00
				90	546.33	485.27	423.40
				91	614.62	546.33	475.62
				92	690.94	614.62	535.08
				93	777.71	690.94	602.57
				94	874.92	776.91	677.28
				95	984.19	874.12	762.45
				96	1,107.11	983.39	857.25
				97	1,245.30	1,106.31	964.91
				98	1,401.16	1,244.50	1,085.42
				99	1,575.51	1,400.36	1,220.39

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	175.15	165.50	154.26	18-44	12.05	12.05	11.25
45-49	205.68	194.43	179.97	45-49	14.46	13.66	12.85
50-54	241.03	224.96	208.89	50-54	16.07	15.26	14.46
55	321.37	305.30	289.23	55	22.50	20.89	19.28
56	345.47	327.80	310.12	56	24.10	22.50	20.89
57	371.18	350.29	329.40	57	25.71	24.10	22.50
58	398.50	376.00	351.90	58	27.32	25.71	24.10
59	427.42	401.71	376.00	59	28.92	27.32	25.71
60	457.95	429.03	400.10	60	30.53	28.92	27.32
61	490.09	459.56	429.03	61	32.94	31.33	29.73
62	523.83	491.69	459.56	62	35.35	33.74	31.33
63	559.18	525.44	493.30	63	37.76	36.15	33.74
64	596.14	562.39	528.65	64	40.97	38.56	36.15
65	636.31	600.96	565.61	65	43.38	40.97	37.76
66	690.94	653.98	617.03	66	47.40	44.99	41.78
67	748.79	710.22	671.66	67	51.42	48.21	44.99
68	813.06	772.89	732.72	68	55.44	52.22	49.01
69	880.55	838.77	796.99	69	59.45	57.04	53.83
70	954.46	911.08	867.69	70	64.27	61.06	57.85
71	1,055.69	1,010.70	964.10	71	71.50	68.29	65.08
72	1,168.17	1,118.36	1,070.16	72	78.74	75.52	71.50
73	1,290.29	1,238.87	1,189.06	73	86.77	83.56	79.54
74	1,426.87	1,372.24	1,319.22	74	95.61	92.39	88.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,576.31	1,520.07	1,463.83	75	105.25	102.03	98.02
76	1,773.95	1,711.28	1,647.01	76	118.91	114.89	110.87
77	1,995.70	1,924.99	1,852.69	77	133.37	129.35	124.53
78	2,244.76	2,166.02	2,084.07	78	150.24	145.42	139.80
79	2,525.95	2,435.97	2,344.38	79	168.72	163.09	157.47
				80	189.61	183.18	176.75
				81	213.71	206.48	199.25
				82	240.22	232.19	224.15
				83	269.95	261.11	252.27
				84	303.69	294.05	283.61
				85	341.45	330.21	318.15
				86	384.84	371.98	358.33
				87	432.24	418.58	403.32
				88	486.87	470.80	453.13
				89	547.13	529.45	510.17
				90	615.42	595.33	573.64
				91	692.55	670.05	645.15
				92	779.32	753.61	726.29
				93	876.53	847.61	817.08
				94	985.80	953.66	919.11
				95	1,109.52	1,072.57	1,033.20
				96	1,247.71	1,206.74	1,162.55
				97	1,403.57	1,357.78	1,307.97
				98	1,579.52	1,527.30	1,471.06
				99	1,776.36	1,717.71	1,655.05

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	204.07	196.03	186.39	18-44	13.66	13.66	12.85
45-49	242.63	228.17	213.71	45-49	16.87	16.07	15.26
50-54	286.02	265.13	244.24	50-54	19.28	18.48	16.87
55	390.46	363.15	335.83	55	27.32	25.71	23.30
56	420.99	390.46	359.93	56	29.73	28.12	24.91
57	451.52	419.39	385.64	57	32.14	29.73	26.51
58	485.27	449.92	412.96	58	33.74	31.33	28.92
59	522.22	482.05	441.88	59	36.15	33.74	30.53
60	560.79	517.40	472.41	60	38.56	35.35	32.14
61	604.17	555.97	506.15	61	41.78	38.56	34.55
62	649.16	596.14	541.51	62	44.99	40.97	36.96
63	698.98	639.52	578.46	63	48.21	44.19	39.37
64	750.39	686.12	618.63	64	51.42	46.60	42.58
65	806.63	734.33	660.41	65	54.63	49.81	44.99
66	880.55	800.21	719.86	66	60.26	54.63	49.01
67	960.89	872.51	782.53	67	65.08	59.45	53.03
68	1,049.27	951.25	851.63	68	70.70	64.27	57.85
69	1,144.07	1,036.41	925.54	69	77.13	69.90	62.67
70	1,248.51	1,128.00	1,005.88	70	83.56	75.52	67.49
71	1,372.24	1,243.69	1,113.54	71	92.39	83.56	74.72
72	1,507.22	1,370.63	1,230.84	72	101.23	92.39	82.75
73	1,656.65	1,510.43	1,360.99	73	111.68	101.23	91.59
74	1,820.55	1,663.08	1,504.00	74	122.12	111.68	101.23

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,998.91	1,831.80	1,663.08	75	134.17	122.92	111.68
76	2,251.18	2,061.58	1,871.97	76	151.04	138.99	126.14
77	2,532.38	2,320.28	2,106.57	77	170.33	155.86	141.40
78	2,850.53	2,611.12	2,371.70	78	191.21	175.15	159.08
79	3,207.25	2,937.30	2,667.35	79	214.51	196.84	179.16
				80	241.03	220.94	200.86
				81	271.56	249.06	226.56
				82	305.30	279.59	254.68
				83	343.06	314.94	286.02
				84	386.45	354.31	322.17
				85	433.85	397.69	361.54
				86	488.48	447.50	407.33
				87	549.54	503.74	457.95
				88	617.83	566.41	514.99
				89	694.96	637.11	579.27
				90	782.53	717.45	651.57
				91	879.74	806.63	733.52
				92	989.81	907.06	825.11
				93	1,113.54	1,021.15	927.95
				94	1,252.53	1,148.09	1,043.64
				95	1,409.20	1,291.90	1,174.60
				96	1,585.15	1,453.39	1,320.82
				97	1,783.59	1,634.96	1,486.33
				98	2,006.14	1,839.03	1,671.92
				99	2,256.81	2,068.81	1,880.81

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.63	232.99	221.74	18-44	16.87	16.07	15.26
45-49	289.23	276.38	261.91	45-49	20.89	19.28	18.48
50-54	343.86	326.19	306.91	50-54	24.10	22.50	20.89
55	490.09	461.16	432.24	55	33.74	31.33	28.92
56	528.65	494.91	462.77	56	36.96	33.74	31.33
57	568.82	531.86	493.30	57	39.37	36.96	33.74
58	612.21	568.82	527.04	58	42.58	39.37	36.15
59	657.20	610.60	564.00	59	44.99	42.58	38.56
60	707.01	653.98	600.96	60	48.21	44.99	40.97
61	761.64	702.19	644.34	61	52.22	48.21	44.19
62	819.49	753.61	689.33	62	56.24	52.22	47.40
63	880.55	809.85	737.54	63	60.26	55.44	50.62
64	948.04	869.30	790.57	64	65.08	59.45	53.83
65	1,018.74	931.97	845.20	65	69.09	63.47	57.04
66	1,097.47	1,009.10	922.33	66	74.72	69.09	62.67
67	1,179.42	1,092.65	1,005.88	67	80.34	74.72	67.49
68	1,269.40	1,182.63	1,095.86	68	85.97	80.34	73.91
69	1,365.81	1,280.65	1,193.88	69	92.39	86.77	80.34
70	1,468.65	1,385.10	1,301.54	70	98.82	93.20	86.77
71	1,630.94	1,532.93	1,436.51	71	110.07	103.64	96.41
72	1,810.91	1,696.82	1,582.74	72	122.12	114.09	106.05
73	2,010.16	1,878.40	1,745.03	73	134.97	126.14	117.30
74	2,231.90	2,079.25	1,924.99	74	149.44	139.80	129.35

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.14	2,299.39	2,121.03	75	165.50	154.26	142.21
76	2,786.26	2,588.62	2,387.76	76	186.39	173.54	160.68
77	3,134.94	2,913.20	2,688.24	77	209.69	195.23	179.97
78	3,528.62	3,277.95	3,024.07	78	236.21	219.33	202.46
79	3,968.89	3,687.70	3,404.89	79	265.13	246.65	227.37
				80	298.07	277.18	255.49
				81	335.83	312.53	287.62
				82	377.61	351.09	323.78
				83	425.01	394.48	363.95
				84	478.03	444.29	409.74
				85	537.49	498.92	460.36
				86	604.98	561.59	518.21
				87	680.50	631.49	583.28
				88	765.66	711.03	655.59
				89	861.27	799.40	737.54
				90	968.92	899.83	829.93
				91	1,090.24	1,011.51	933.57
				92	1,226.02	1,138.45	1,050.07
				93	1,379.47	1,280.65	1,181.83
				94	1,552.21	1,440.53	1,328.86
				95	1,745.83	1,620.50	1,495.16
				96	1,964.36	1,822.96	1,682.36
				97	2,209.41	2,051.13	1,892.05
				98	2,485.78	2,307.42	2,129.06
				99	2,795.90	2,595.85	2,395.00

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	287.62	268.34	247.45	18-44	19.28	18.48	17.68
45-49	337.44	316.55	294.05	45-49	23.30	22.50	20.89
50-54	393.68	371.18	347.08	50-54	27.32	25.71	24.10
55	515.80	483.66	451.52	55	35.35	33.74	31.33
56	546.33	512.58	480.45	56	37.76	36.15	33.74
57	578.46	543.11	509.37	57	40.17	37.76	35.35
58	612.21	576.86	539.90	58	41.78	40.17	36.96
59	649.16	610.60	572.04	59	44.19	42.58	39.37
60	686.12	645.95	605.78	60	46.60	44.19	40.97
61	727.90	684.51	641.13	61	49.81	47.40	44.19
62	769.68	724.68	679.69	62	52.22	49.81	46.60
63	814.67	766.46	718.26	63	55.44	53.03	49.01
64	862.87	811.45	760.04	64	58.65	55.44	52.22
65	912.69	858.05	803.42	65	61.86	58.65	54.63
66	991.42	931.97	872.51	66	67.49	63.47	59.45
67	1,074.98	1,010.70	946.43	67	73.11	69.09	64.27
68	1,166.57	1,097.47	1,028.38	68	78.74	74.72	69.90
69	1,266.19	1,190.67	1,115.15	69	85.97	80.34	75.52
70	1,372.24	1,291.90	1,209.95	70	92.39	86.77	81.15
71	1,507.22	1,418.84	1,328.86	71	102.03	95.61	89.18
72	1,655.05	1,557.03	1,457.40	72	111.68	105.25	98.02
73	1,817.34	1,708.07	1,598.81	73	122.12	114.89	107.66
74	1,994.09	1,875.18	1,754.67	74	134.17	126.14	118.10

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,188.52	2,056.76	1,923.39	75	146.22	138.19	129.35
76	2,463.29	2,315.46	2,166.02	76	164.70	155.86	145.42
77	2,770.19	2,604.69	2,437.58	77	185.59	175.15	163.90
78	3,117.27	2,930.88	2,742.88	78	208.89	196.84	183.98
79	3,506.12	3,297.24	3,086.74	79	234.60	220.94	207.28
80		3,708.59	3,473.99	80		248.26	232.19
81		4,172.96	3,909.44	81		279.59	261.91
82		4,695.19	4,397.92	82		314.14	294.05
83		5,281.68	4,947.46	83		353.50	331.01
84		5,940.49	5,566.09	84		397.69	372.79

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 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	345.47	322.97	300.48	18-44	23.30	22.50	20.89
45-49	408.14	382.43	358.33	45-49	28.12	27.32	24.91
50-54	478.84	451.52	424.21	50-54	32.94	31.33	28.92
55	637.92	599.35	560.79	55	42.58	40.17	37.76
56	674.87	634.70	594.53	56	45.79	43.38	40.17
57	713.44	671.66	629.88	57	48.21	45.79	42.58
58	753.61	711.83	666.84	58	51.42	48.21	44.99
59	796.99	752.00	707.01	59	53.83	51.42	47.40
60	841.98	795.39	747.18	60	57.04	53.83	49.81
61	891.80	841.98	790.57	61	61.06	57.04	53.03
62	944.82	891.80	837.16	62	64.27	61.06	56.24
63	999.45	943.22	883.76	63	68.29	64.27	59.45
64	1,058.91	997.85	935.18	64	71.50	68.29	63.47
65	1,119.97	1,054.09	988.21	65	75.52	71.50	66.68
66	1,217.98	1,145.68	1,074.98	66	82.75	77.93	73.11
67	1,322.43	1,245.30	1,168.17	67	89.18	84.36	78.74
68	1,436.51	1,352.96	1,269.40	68	97.21	91.59	85.97
69	1,561.85	1,470.26	1,380.28	69	105.25	99.62	93.20
70	1,695.22	1,597.20	1,499.18	70	114.09	107.66	100.43
71	1,865.54	1,757.88	1,648.62	71	125.33	118.91	110.87
72	2,051.93	1,933.03	1,812.52	72	138.19	130.15	122.12
73	2,257.61	2,125.85	1,992.48	73	151.85	143.01	134.17
74	2,484.17	2,336.35	2,188.52	74	166.31	156.67	147.03
75	2,731.63	2,569.34	2,405.44	75	182.38	171.93	161.49
76	3,073.88	2,892.31	2,707.53	76	205.68	193.62	181.57
77	3,457.92	3,253.85	3,048.18	77	231.38	217.73	204.87
78	3,890.16	3,660.38	3,430.60	78	260.31	245.04	229.78
79	4,375.43	4,118.33	3,859.63	79	292.44	275.57	258.70

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	445.09	419.39	392.07	18-44	29.73	28.12	26.51
45-49	528.65	498.12	465.98	45-49	36.15	33.74	32.14
50-54	626.67	589.71	552.75	50-54	42.58	40.17	37.76
55	835.56	782.53	729.51	55	56.24	53.03	49.81
56	885.37	829.13	772.89	56	60.26	56.24	53.03
57	936.79	877.33	817.88	57	63.47	59.45	55.44
58	991.42	928.75	866.09	58	67.49	62.67	58.65
59	1,049.27	983.39	915.90	59	70.70	66.68	61.86
60	1,110.33	1,039.63	968.92	60	74.72	69.90	65.08
61	1,177.81	1,100.69	1,025.16	61	79.54	73.91	69.09
62	1,246.91	1,164.96	1,083.01	62	84.36	78.74	73.11
63	1,320.82	1,232.45	1,145.68	63	88.38	82.75	77.13
64	1,399.56	1,304.75	1,209.95	64	94.00	87.57	81.95
65	1,481.51	1,380.28	1,279.04	65	98.82	92.39	85.97
66	1,613.27	1,505.61	1,397.95	66	107.66	101.23	94.00
67	1,754.67	1,640.58	1,524.89	67	117.30	110.07	102.84
68	1,908.93	1,786.81	1,666.29	68	127.74	119.71	111.68
69	2,076.04	1,947.49	1,818.94	69	138.99	130.96	122.12
70	2,257.61	2,121.03	1,984.45	70	151.04	142.21	132.56
71	2,474.53	2,321.88	2,167.63	71	165.50	155.86	145.42
72	2,712.35	2,540.41	2,368.48	72	181.57	170.33	158.27
73	2,971.05	2,779.83	2,587.01	73	198.44	186.39	172.74
74	3,255.46	3,040.14	2,824.82	74	217.73	203.27	188.80
75	3,567.18	3,326.16	3,085.13	75	237.81	221.74	205.68
76	3,956.04	3,703.77	3,451.49	76	264.33	247.45	230.58
77	4,386.67	4,123.15	3,859.63	77	292.44	275.57	257.90
78	4,862.30	4,590.74	4,317.58	78	324.58	306.10	288.43
79	5,392.56	5,109.75	4,828.55	79	359.93	340.65	322.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	588.10	557.57	527.04	18-44	39.37	37.76	36.15
45-49	705.40	671.66	636.31	45-49	47.40	45.79	43.38
50-54	845.20	806.63	768.07	50-54	57.04	54.63	51.42
55	1,113.54	1,057.30	999.45	55	75.52	71.50	67.49
56	1,179.42	1,118.36	1,055.69	56	80.34	75.52	71.50
57	1,248.51	1,182.63	1,115.15	57	84.36	79.54	75.52
58	1,322.43	1,251.73	1,177.81	58	89.18	84.36	79.54
59	1,399.56	1,322.43	1,243.69	59	94.00	89.18	83.56
60	1,481.51	1,397.95	1,312.79	60	98.82	93.20	87.57
61	1,566.67	1,476.69	1,385.10	61	105.25	98.82	93.20
62	1,655.05	1,558.63	1,460.62	62	110.87	104.44	98.02
63	1,749.85	1,645.40	1,540.96	63	117.30	110.07	103.64
64	1,849.47	1,736.99	1,624.52	64	124.53	116.50	109.27
65	1,953.92	1,833.40	1,712.89	65	130.96	122.92	114.89
66	2,100.14	1,981.23	1,863.93	66	140.60	133.37	125.33
67	2,256.00	2,140.31	2,026.23	67	151.04	143.81	135.78
68	2,423.11	2,313.85	2,202.98	68	162.29	155.06	147.83
69	2,603.08	2,498.64	2,394.19	69	174.34	167.11	159.88
70	2,795.90	2,699.49	2,603.08	70	186.39	179.97	173.54
71	3,067.46	2,954.98	2,844.11	71	204.87	197.64	189.61
72	3,363.12	3,234.57	3,107.63	72	224.96	216.12	207.28
73	3,687.70	3,541.48	3,393.65	73	245.85	236.21	226.56
74	4,044.42	3,875.70	3,706.98	74	269.95	258.70	247.45
75	4,434.88	4,242.06	4,049.24	75	295.66	282.80	269.95
76	4,931.39	4,704.83	4,476.66	76	329.40	314.14	298.87
77	5,484.14	5,215.80	4,947.46	77	366.36	348.68	330.21
78	6,096.35	5,783.02	5,466.47	78	407.33	386.45	365.56
79	6,779.26	6,411.29	6,041.72	79	452.33	428.22	403.32

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	133.44	123.71	112.59	18-44	9.04	9.04	8.34
45-49	152.90	143.17	130.66	45-49	11.12	10.43	9.73
50-54	172.36	162.63	151.51	50-54	12.51	11.82	11.12
55	237.69	221.01	202.94	55	15.99	15.29	14.60
56	254.37	236.30	216.84	56	17.38	16.68	15.99
57	272.44	252.98	232.13	57	18.77	17.38	16.68
58	291.90	271.05	247.42	58	20.16	18.77	17.38
59	312.75	289.12	265.49	59	20.85	20.16	18.77
60	333.60	308.58	282.17	60	22.24	20.85	19.46
61	357.23	330.82	301.63	61	24.33	22.94	20.85
62	382.25	353.06	322.48	62	25.72	24.33	22.24
63	408.66	376.69	343.33	63	27.80	25.72	23.63
64	437.85	403.10	366.96	64	29.89	27.80	25.02
65	467.04	429.51	390.59	65	31.28	29.19	26.41
66	511.52	469.82	426.73	66	34.75	31.97	29.19
67	560.17	512.91	465.65	67	38.23	35.45	31.97
68	614.38	560.17	507.35	68	41.70	38.23	34.06
69	672.76	612.99	553.22	69	45.18	41.70	37.53
70	735.31	668.59	601.87	70	49.35	45.18	40.31
71	811.76	735.31	657.47	71	54.91	50.04	44.48
72	896.55	807.59	718.63	72	60.47	54.91	48.65
73	989.68	886.82	783.96	73	66.72	60.47	52.82
74	1,091.15	974.39	856.24	74	73.67	66.03	57.69

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,203.74	1,068.91	934.08	75	81.32	72.28	62.55
76	1,355.25	1,203.74	1,052.23	76	91.74	81.32	70.89
77	1,526.22	1,355.25	1,182.89	77	102.86	91.74	79.23
78	1,718.04	1,524.83	1,331.62	78	116.07	102.86	89.66
79	1,933.49	1,716.65	1,498.42	79	129.97	115.37	100.78
80		1,930.71	1,684.68	80	145.95	129.27	112.59
81		2,172.57	1,895.96	81	164.72	145.95	127.19
82		2,445.01	2,132.26	82	184.87	164.02	143.17
83		2,752.20	2,399.14	83	207.81	184.18	160.55
84		3,096.92	2,699.38	84	233.52	207.11	180.70
				85	262.02	232.83	202.94
				86	295.38	262.02	228.66
				87	332.21	294.68	257.15
				88	373.22	331.52	289.12
				89	419.78	373.22	325.26
				90	472.60	419.78	366.27
				91	531.68	472.60	411.44
				92	597.70	531.68	462.87
				93	672.76	597.70	521.25
				94	756.86	672.07	585.89
				95	851.38	756.16	659.56
				96	957.71	850.68	741.57
				97	1,077.25	957.02	834.70
				98	1,212.08	1,076.56	938.95
				99	1,362.90	1,211.39	1,055.71

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	10.43	10.43	9.73
45-49	177.92	168.19	155.68	45-49	12.51	11.82	11.12
50-54	208.50	194.60	180.70	50-54	13.90	13.21	12.51
55	278.00	264.10	250.20	55	19.46	18.07	16.68
56	298.85	283.56	268.27	56	20.85	19.46	18.07
57	321.09	303.02	284.95	57	22.24	20.85	19.46
58	344.72	325.26	304.41	58	23.63	22.24	20.85
59	369.74	347.50	325.26	59	25.02	23.63	22.24
60	396.15	371.13	346.11	60	26.41	25.02	23.63
61	423.95	397.54	371.13	61	28.50	27.11	25.72
62	453.14	425.34	397.54	62	30.58	29.19	27.11
63	483.72	454.53	426.73	63	32.67	31.28	29.19
64	515.69	486.50	457.31	64	35.45	33.36	31.28
65	550.44	519.86	489.28	65	37.53	35.45	32.67
66	597.70	565.73	533.76	66	41.01	38.92	36.14
67	647.74	614.38	581.02	67	44.48	41.70	38.92
68	703.34	668.59	633.84	68	47.96	45.18	42.40
69	761.72	725.58	689.44	69	51.43	49.35	46.57
70	825.66	788.13	750.60	70	55.60	52.82	50.04
71	913.23	874.31	834.00	71	61.86	59.08	56.30
72	1,010.53	967.44	925.74	72	68.11	65.33	61.86
73	1,116.17	1,071.69	1,028.60	73	75.06	72.28	68.81
74	1,234.32	1,187.06	1,141.19	74	82.71	79.93	76.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,363.59	1,314.94	1,266.29	75	91.05	88.27	84.79
76	1,534.56	1,480.35	1,424.75	76	102.86	99.39	95.91
77	1,726.38	1,665.22	1,602.67	77	115.37	111.90	107.73
78	1,941.83	1,873.72	1,802.83	78	129.97	125.80	120.93
79	2,185.08	2,107.24	2,028.01	79	145.95	141.09	136.22
				80	164.02	158.46	152.90
				81	184.87	178.62	172.36
				82	207.81	200.86	193.91
				83	233.52	225.88	218.23
				84	262.71	254.37	245.34
				85	295.38	285.65	275.22
				86	332.91	321.79	309.97
				87	373.91	362.10	348.89
				88	421.17	407.27	391.98
				89	473.30	458.01	441.33
				90	532.37	515.00	496.23
				91	599.09	579.63	558.09
				92	674.15	651.91	628.28
				93	758.25	733.23	706.82
				94	852.77	824.97	795.08
				95	959.80	927.83	893.77
				96	1,079.34	1,043.89	1,005.67
				97	1,214.17	1,174.55	1,131.46
				98	1,366.37	1,321.20	1,272.55
				99	1,536.65	1,485.91	1,431.70

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	176.53	169.58	161.24	18-44	11.82	11.82	11.12
45-49	209.89	197.38	184.87	45-49	14.60	13.90	13.21
50-54	247.42	229.35	211.28	50-54	16.68	15.99	14.60
55	337.77	314.14	290.51	55	23.63	22.24	20.16
56	364.18	337.77	311.36	56	25.72	24.33	21.55
57	390.59	362.79	333.60	57	27.80	25.72	22.94
58	419.78	389.20	357.23	58	29.19	27.11	25.02
59	451.75	417.00	382.25	59	31.28	29.19	26.41
60	485.11	447.58	408.66	60	33.36	30.58	27.80
61	522.64	480.94	437.85	61	36.14	33.36	29.89
62	561.56	515.69	468.43	62	38.92	35.45	31.97
63	604.65	553.22	500.40	63	41.70	38.23	34.06
64	649.13	593.53	535.15	64	44.48	40.31	36.84
65	697.78	635.23	571.29	65	47.26	43.09	38.92
66	761.72	692.22	622.72	66	52.13	47.26	42.40
67	831.22	754.77	676.93	67	56.30	51.43	45.87
68	907.67	822.88	736.70	68	61.16	55.60	50.04
69	989.68	896.55	800.64	69	66.72	60.47	54.21
70	1,080.03	975.78	870.14	70	72.28	65.33	58.38
71	1,187.06	1,075.86	963.27	71	79.93	72.28	64.64
72	1,303.82	1,185.67	1,064.74	72	87.57	79.93	71.59
73	1,433.09	1,306.60	1,177.33	73	96.61	87.57	79.23
74	1,574.87	1,438.65	1,301.04	74	105.64	96.61	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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,729.16	1,584.60	1,438.65	75	116.07	106.34	96.61
76	1,947.39	1,783.37	1,619.35	76	130.66	120.24	109.12
77	2,190.64	2,007.16	1,822.29	77	147.34	134.83	122.32
78	2,465.86	2,258.75	2,051.64	78	165.41	151.51	137.61
79	2,774.44	2,540.92	2,307.40	79	185.57	170.28	154.99
				80	208.50	191.13	173.75
				81	234.91	215.45	195.99
				82	264.10	241.86	220.32
				83	296.77	272.44	247.42
				84	334.30	306.50	278.70
				85	375.30	344.03	312.75
				86	422.56	387.12	352.37
				87	475.38	435.77	396.15
				88	534.46	489.98	445.50
				89	601.18	551.14	501.10
				90	676.93	620.64	563.65
				91	761.03	697.78	634.54
				92	856.24	784.66	713.77
				93	963.27	883.35	802.73
				94	1,083.51	993.16	902.81
				95	1,219.03	1,117.56	1,016.09
				96	1,371.24	1,257.26	1,142.58
				97	1,542.90	1,414.33	1,285.75
				98	1,735.42	1,590.86	1,446.30
				99	1,952.26	1,789.63	1,627.00

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	209.89	201.55	191.82	18-44	14.60	13.90	13.21
45-49	250.20	239.08	226.57	45-49	18.07	16.68	15.99
50-54	297.46	282.17	265.49	50-54	20.85	19.46	18.07
55	423.95	398.93	373.91	55	29.19	27.11	25.02
56	457.31	428.12	400.32	56	31.97	29.19	27.11
57	492.06	460.09	426.73	57	34.06	31.97	29.19
58	529.59	492.06	455.92	58	36.84	34.06	31.28
59	568.51	528.20	487.89	59	38.92	36.84	33.36
60	611.60	565.73	519.86	60	41.70	38.92	35.45
61	658.86	607.43	557.39	61	45.18	41.70	38.23
62	708.90	651.91	596.31	62	48.65	45.18	41.01
63	761.72	700.56	638.01	63	52.13	47.96	43.79
64	820.10	751.99	683.88	64	56.30	51.43	46.57
65	881.26	806.20	731.14	65	59.77	54.91	49.35
66	949.37	872.92	797.86	66	64.64	59.77	54.21
67	1,020.26	945.20	870.14	67	69.50	64.64	58.38
68	1,098.10	1,023.04	947.98	68	74.37	69.50	63.94
69	1,181.50	1,107.83	1,032.77	69	79.93	75.06	69.50
70	1,270.46	1,198.18	1,125.90	70	85.49	80.62	75.06
71	1,410.85	1,326.06	1,242.66	71	95.22	89.66	83.40
72	1,566.53	1,467.84	1,369.15	72	105.64	98.69	91.74
73	1,738.89	1,624.91	1,509.54	73	116.76	109.12	101.47
74	1,930.71	1,798.66	1,665.22	74	129.27	120.93	111.90

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,141.99	1,989.09	1,834.80	75	143.17	133.44	123.02
76	2,410.26	2,239.29	2,065.54	76	161.24	150.12	139.00
77	2,711.89	2,520.07	2,325.47	77	181.40	168.89	155.68
78	3,052.44	2,835.60	2,615.98	78	204.33	189.74	175.14
79	3,433.30	3,190.05	2,945.41	79	229.35	213.37	196.69
				80	257.85	239.78	221.01
				81	290.51	270.36	248.81
				82	326.65	303.72	280.09
				83	367.66	341.25	314.84
				84	413.53	384.34	354.45
				85	464.96	431.60	398.24
				86	523.34	485.81	448.28
				87	588.67	546.27	504.57
				88	662.34	615.08	567.12
				89	745.04	691.53	638.01
				90	838.17	778.40	717.94
				91	943.12	875.01	807.59
				92	1,060.57	984.82	908.37
				93	1,193.32	1,107.83	1,022.35
				94	1,342.74	1,246.14	1,149.53
				95	1,510.24	1,401.82	1,293.40
				96	1,699.28	1,576.96	1,455.33
				97	1,911.25	1,774.34	1,636.73
				98	2,150.33	1,996.04	1,841.75
				99	2,418.60	2,245.55	2,071.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	248.81	232.13	214.06	18-44	16.68	15.99	15.29
45-49	291.90	273.83	254.37	45-49	20.16	19.46	18.07
50-54	340.55	321.09	300.24	50-54	23.63	22.24	20.85
55	446.19	418.39	390.59	55	30.58	29.19	27.11
56	472.60	443.41	415.61	56	32.67	31.28	29.19
57	500.40	469.82	440.63	57	34.75	32.67	30.58
58	529.59	499.01	467.04	58	36.14	34.75	31.97
59	561.56	528.20	494.84	59	38.23	36.84	34.06
60	593.53	558.78	524.03	60	40.31	38.23	35.45
61	629.67	592.14	554.61	61	43.09	41.01	38.23
62	665.81	626.89	587.97	62	45.18	43.09	40.31
63	704.73	663.03	621.33	63	47.96	45.87	42.40
64	746.43	701.95	657.47	64	50.74	47.96	45.18
65	789.52	742.26	695.00	65	53.52	50.74	47.26
66	857.63	806.20	754.77	66	58.38	54.91	51.43
67	929.91	874.31	818.71	67	63.25	59.77	55.60
68	1,009.14	949.37	889.60	68	68.11	64.64	60.47
69	1,095.32	1,029.99	964.66	69	74.37	69.50	65.33
70	1,187.06	1,117.56	1,046.67	70	79.93	75.06	70.20
71	1,303.82	1,227.37	1,149.53	71	88.27	82.71	77.15
72	1,431.70	1,346.91	1,260.73	72	96.61	91.05	84.79
73	1,572.09	1,477.57	1,383.05	73	105.64	99.39	93.13
74	1,724.99	1,622.13	1,517.88	74	116.07	109.12	102.17

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,893.18	1,779.20	1,663.83	75	126.49	119.54	111.90
76	2,130.87	2,002.99	1,873.72	76	142.48	134.83	125.80
77	2,396.36	2,253.19	2,108.63	77	160.55	151.51	141.78
78	2,696.60	2,535.36	2,372.73	78	180.70	170.28	159.16
79	3,032.98	2,852.28	2,670.19	79	202.94	191.13	179.31
80		3,208.12	3,005.18	80		214.76	200.86
81		3,609.83	3,381.87	81		241.86	226.57
82		4,061.58	3,804.43	82		271.75	254.37
83		4,568.93	4,279.81	83		305.80	286.34
84		5,138.83	4,814.96	84		344.03	322.48

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	298.85	279.39	259.93	18-44	20.16	19.46	18.07
45-49	353.06	330.82	309.97	45-49	24.33	23.63	21.55
50-54	414.22	390.59	366.96	50-54	28.50	27.11	25.02
55	551.83	518.47	485.11	55	36.84	34.75	32.67
56	583.80	549.05	514.30	56	39.62	37.53	34.75
57	617.16	581.02	544.88	57	41.70	39.62	36.84
58	651.91	615.77	576.85	58	44.48	41.70	38.92
59	689.44	650.52	611.60	59	46.57	44.48	41.01
60	728.36	688.05	646.35	60	49.35	46.57	43.09
61	771.45	728.36	683.88	61	52.82	49.35	45.87
62	817.32	771.45	724.19	62	55.60	52.82	48.65
63	864.58	815.93	764.50	63	59.08	55.60	51.43
64	916.01	863.19	808.98	64	61.86	59.08	54.91
65	968.83	911.84	854.85	65	65.33	61.86	57.69
66	1,053.62	991.07	929.91	66	71.59	67.42	63.25
67	1,143.97	1,077.25	1,010.53	67	77.15	72.98	68.11
68	1,242.66	1,170.38	1,098.10	68	84.10	79.23	74.37
69	1,351.08	1,271.85	1,194.01	69	91.05	86.18	80.62
70	1,466.45	1,381.66	1,296.87	70	98.69	93.13	86.88
71	1,613.79	1,520.66	1,426.14	71	108.42	102.86	95.91
72	1,775.03	1,672.17	1,567.92	72	119.54	112.59	105.64
73	1,952.95	1,838.97	1,723.60	73	131.36	123.71	116.07
74	2,148.94	2,021.06	1,893.18	74	143.87	135.53	127.19
75	2,363.00	2,222.61	2,080.83	75	157.77	148.73	139.70
76	2,659.07	2,502.00	2,342.15	76	177.92	167.50	157.07
77	2,991.28	2,814.75	2,636.83	77	200.16	188.35	177.23
78	3,365.19	3,166.42	2,967.65	78	225.18	211.98	198.77
79	3,784.97	3,562.57	3,338.78	79	252.98	238.39	223.79

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	385.03	362.79	339.16	18-44	25.72	24.33	22.94
45-49	457.31	430.90	403.10	45-49	31.28	29.19	27.80
50-54	542.10	510.13	478.16	50-54	36.84	34.75	32.67
55	722.80	676.93	631.06	55	48.65	45.87	43.09
56	765.89	717.24	668.59	56	52.13	48.65	45.87
57	810.37	758.94	707.51	57	54.91	51.43	47.96
58	857.63	803.42	749.21	58	58.38	54.21	50.74
59	907.67	850.68	792.30	59	61.16	57.69	53.52
60	960.49	899.33	838.17	60	64.64	60.47	56.30
61	1,018.87	952.15	886.82	61	68.81	63.94	59.77
62	1,078.64	1,007.75	936.86	62	72.98	68.11	63.25
63	1,142.58	1,066.13	991.07	63	76.45	71.59	66.72
64	1,210.69	1,128.68	1,046.67	64	81.32	75.76	70.89
65	1,281.58	1,194.01	1,106.44	65	85.49	79.93	74.37
66	1,395.56	1,302.43	1,209.30	66	93.13	87.57	81.32
67	1,517.88	1,419.19	1,319.11	67	101.47	95.22	88.96
68	1,651.32	1,545.68	1,441.43	68	110.51	103.56	96.61
69	1,795.88	1,684.68	1,573.48	69	120.24	113.29	105.64
70	1,952.95	1,834.80	1,716.65	70	130.66	123.02	114.68
71	2,140.60	2,008.55	1,875.11	71	143.17	134.83	125.80
72	2,346.32	2,197.59	2,048.86	72	157.07	147.34	136.92
73	2,570.11	2,404.70	2,237.90	73	171.67	161.24	149.43
74	2,816.14	2,629.88	2,443.62	74	188.35	175.84	163.33
75	3,085.80	2,877.30	2,668.80	75	205.72	191.82	177.92
76	3,422.18	3,203.95	2,985.72	76	228.66	214.06	199.47
77	3,794.70	3,566.74	3,338.78	77	252.98	238.39	223.10
78	4,206.14	3,971.23	3,734.93	78	280.78	264.80	249.51
79	4,664.84	4,420.20	4,176.95	79	311.36	294.68	278.70

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.74	482.33	455.92	18-44	34.06	32.67	31.28
45-49	610.21	581.02	550.44	45-49	41.01	39.62	37.53
50-54	731.14	697.78	664.42	50-54	49.35	47.26	44.48
55	963.27	914.62	864.58	55	65.33	61.86	58.38
56	1,020.26	967.44	913.23	56	69.50	65.33	61.86
57	1,080.03	1,023.04	964.66	57	72.98	68.81	65.33
58	1,143.97	1,082.81	1,018.87	58	77.15	72.98	68.81
59	1,210.69	1,143.97	1,075.86	59	81.32	77.15	72.28
60	1,281.58	1,209.30	1,135.63	60	85.49	80.62	75.76
61	1,355.25	1,277.41	1,198.18	61	91.05	85.49	80.62
62	1,431.70	1,348.30	1,263.51	62	95.91	90.35	84.79
63	1,513.71	1,423.36	1,333.01	63	101.47	95.22	89.66
64	1,599.89	1,502.59	1,405.29	64	107.73	100.78	94.52
65	1,690.24	1,585.99	1,481.74	65	113.29	106.34	99.39
66	1,816.73	1,713.87	1,612.40	66	121.63	115.37	108.42
67	1,951.56	1,851.48	1,752.79	67	130.66	124.41	117.46
68	2,096.12	2,001.60	1,905.69	68	140.39	134.14	127.88
69	2,251.80	2,161.45	2,071.10	69	150.82	144.56	138.31
70	2,418.60	2,335.20	2,251.80	70	161.24	155.68	150.12
71	2,653.51	2,556.21	2,460.30	71	177.23	170.97	164.02
72	2,909.27	2,798.07	2,688.26	72	194.60	186.96	179.31
73	3,190.05	3,063.56	2,935.68	73	212.67	204.33	195.99
74	3,498.63	3,352.68	3,206.73	74	233.52	223.79	214.06
75	3,836.40	3,669.60	3,502.80	75	255.76	244.64	233.52
76	4,265.91	4,069.92	3,872.54	76	284.95	271.75	258.54
77	4,744.07	4,511.94	4,279.81	77	316.92	301.63	285.65
78	5,273.66	5,002.61	4,728.78	78	352.37	334.30	316.23
79	5,864.41	5,546.10	5,226.40	79	391.29	370.44	348.89

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 V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	154.26	143.01	130.15	18-44	10.44	10.44	9.64
45-49	176.75	165.50	151.04	45-49	12.85	12.05	11.25
50-54	199.25	188.00	175.15	50-54	14.46	13.66	12.85
55	274.77	255.49	234.60	55	18.48	17.68	16.87
56	294.05	273.16	250.67	56	20.09	19.28	18.48
57	314.94	292.44	268.34	57	21.69	20.09	19.28
58	337.44	313.33	286.02	58	23.30	21.69	20.09
59	361.54	334.22	306.91	59	24.10	23.30	21.69
60	385.64	356.72	326.19	60	25.71	24.10	22.50
61	412.96	382.43	348.68	61	28.12	26.51	24.10
62	441.88	408.14	372.79	62	29.73	28.12	25.71
63	472.41	435.45	396.89	63	32.14	29.73	27.32
64	506.15	465.98	424.21	64	34.55	32.14	28.92
65	539.90	496.51	451.52	65	36.15	33.74	30.53
66	591.32	543.11	493.30	66	40.17	36.96	33.74
67	647.56	592.92	538.29	67	44.19	40.97	36.96
68	710.22	647.56	586.50	68	48.21	44.19	39.37
69	777.71	708.62	639.52	69	52.22	48.21	43.38
70	850.02	772.89	695.76	70	57.04	52.22	46.60
71	938.39	850.02	760.04	71	63.47	57.85	51.42
72	1,036.41	933.57	830.74	72	69.90	63.47	56.24
73	1,144.07	1,025.16	906.26	73	77.13	69.90	61.06
74	1,261.37	1,126.39	989.81	74	85.16	76.32	66.68

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,391.52	1,235.66	1,079.80	75	94.00	83.56	72.31
76	1,566.67	1,391.52	1,216.38	76	106.05	94.00	81.95
77	1,764.31	1,566.67	1,367.42	77	118.91	106.05	91.59
78	1,986.05	1,762.70	1,539.35	78	134.17	118.91	103.64
79	2,235.11	1,984.45	1,732.17	79	150.24	133.37	116.50
80		2,231.90	1,947.49	80	168.72	149.44	130.15
81		2,511.49	2,191.73	81	190.41	168.72	147.03
82		2,826.43	2,464.89	82	213.71	189.61	165.50
83		3,181.54	2,773.41	83	240.22	212.91	185.59
84		3,580.04	3,120.48	84	269.95	239.42	208.89
				85	302.89	269.15	234.60
				86	341.45	302.89	264.33
				87	384.03	340.65	297.27
				88	431.44	383.23	334.22
				89	485.27	431.44	376.00
				90	546.33	485.27	423.40
				91	614.62	546.33	475.62
				92	690.94	614.62	535.08
				93	777.71	690.94	602.57
				94	874.92	776.91	677.28
				95	984.19	874.12	762.45
				96	1,107.11	983.39	857.25
				97	1,245.30	1,106.31	964.91
				98	1,401.16	1,244.50	1,085.42
				99	1,575.51	1,400.36	1,220.39

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	175.15	165.50	154.26	18-44	12.05	12.05	11.25
45-49	205.68	194.43	179.97	45-49	14.46	13.66	12.85
50-54	241.03	224.96	208.89	50-54	16.07	15.26	14.46
55	321.37	305.30	289.23	55	22.50	20.89	19.28
56	345.47	327.80	310.12	56	24.10	22.50	20.89
57	371.18	350.29	329.40	57	25.71	24.10	22.50
58	398.50	376.00	351.90	58	27.32	25.71	24.10
59	427.42	401.71	376.00	59	28.92	27.32	25.71
60	457.95	429.03	400.10	60	30.53	28.92	27.32
61	490.09	459.56	429.03	61	32.94	31.33	29.73
62	523.83	491.69	459.56	62	35.35	33.74	31.33
63	559.18	525.44	493.30	63	37.76	36.15	33.74
64	596.14	562.39	528.65	64	40.97	38.56	36.15
65	636.31	600.96	565.61	65	43.38	40.97	37.76
66	690.94	653.98	617.03	66	47.40	44.99	41.78
67	748.79	710.22	671.66	67	51.42	48.21	44.99
68	813.06	772.89	732.72	68	55.44	52.22	49.01
69	880.55	838.77	796.99	69	59.45	57.04	53.83
70	954.46	911.08	867.69	70	64.27	61.06	57.85
71	1,055.69	1,010.70	964.10	71	71.50	68.29	65.08
72	1,168.17	1,118.36	1,070.16	72	78.74	75.52	71.50
73	1,290.29	1,238.87	1,189.06	73	86.77	83.56	79.54
74	1,426.87	1,372.24	1,319.22	74	95.61	92.39	88.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,576.31	1,520.07	1,463.83	75	105.25	102.03	98.02
76	1,773.95	1,711.28	1,647.01	76	118.91	114.89	110.87
77	1,995.70	1,924.99	1,852.69	77	133.37	129.35	124.53
78	2,244.76	2,166.02	2,084.07	78	150.24	145.42	139.80
79	2,525.95	2,435.97	2,344.38	79	168.72	163.09	157.47
				80	189.61	183.18	176.75
				81	213.71	206.48	199.25
				82	240.22	232.19	224.15
				83	269.95	261.11	252.27
				84	303.69	294.05	283.61
				85	341.45	330.21	318.15
				86	384.84	371.98	358.33
				87	432.24	418.58	403.32
				88	486.87	470.80	453.13
				89	547.13	529.45	510.17
				90	615.42	595.33	573.64
				91	692.55	670.05	645.15
				92	779.32	753.61	726.29
				93	876.53	847.61	817.08
				94	985.80	953.66	919.11
				95	1,109.52	1,072.57	1,033.20
				96	1,247.71	1,206.74	1,162.55
				97	1,403.57	1,357.78	1,307.97
				98	1,579.52	1,527.30	1,471.06
				99	1,776.36	1,717.71	1,655.05

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	204.07	196.03	186.39	18-44	13.66	13.66	12.85
45-49	242.63	228.17	213.71	45-49	16.87	16.07	15.26
50-54	286.02	265.13	244.24	50-54	19.28	18.48	16.87
55	390.46	363.15	335.83	55	27.32	25.71	23.30
56	420.99	390.46	359.93	56	29.73	28.12	24.91
57	451.52	419.39	385.64	57	32.14	29.73	26.51
58	485.27	449.92	412.96	58	33.74	31.33	28.92
59	522.22	482.05	441.88	59	36.15	33.74	30.53
60	560.79	517.40	472.41	60	38.56	35.35	32.14
61	604.17	555.97	506.15	61	41.78	38.56	34.55
62	649.16	596.14	541.51	62	44.99	40.97	36.96
63	698.98	639.52	578.46	63	48.21	44.19	39.37
64	750.39	686.12	618.63	64	51.42	46.60	42.58
65	806.63	734.33	660.41	65	54.63	49.81	44.99
66	880.55	800.21	719.86	66	60.26	54.63	49.01
67	960.89	872.51	782.53	67	65.08	59.45	53.03
68	1,049.27	951.25	851.63	68	70.70	64.27	57.85
69	1,144.07	1,036.41	925.54	69	77.13	69.90	62.67
70	1,248.51	1,128.00	1,005.88	70	83.56	75.52	67.49
71	1,372.24	1,243.69	1,113.54	71	92.39	83.56	74.72
72	1,507.22	1,370.63	1,230.84	72	101.23	92.39	82.75
73	1,656.65	1,510.43	1,360.99	73	111.68	101.23	91.59
74	1,820.55	1,663.08	1,504.00	74	122.12	111.68	101.23

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,998.91	1,831.80	1,663.08	75	134.17	122.92	111.68
76	2,251.18	2,061.58	1,871.97	76	151.04	138.99	126.14
77	2,532.38	2,320.28	2,106.57	77	170.33	155.86	141.40
78	2,850.53	2,611.12	2,371.70	78	191.21	175.15	159.08
79	3,207.25	2,937.30	2,667.35	79	214.51	196.84	179.16
				80	241.03	220.94	200.86
				81	271.56	249.06	226.56
				82	305.30	279.59	254.68
				83	343.06	314.94	286.02
				84	386.45	354.31	322.17
				85	433.85	397.69	361.54
				86	488.48	447.50	407.33
				87	549.54	503.74	457.95
				88	617.83	566.41	514.99
				89	694.96	637.11	579.27
				90	782.53	717.45	651.57
				91	879.74	806.63	733.52
				92	989.81	907.06	825.11
				93	1,113.54	1,021.15	927.95
				94	1,252.53	1,148.09	1,043.64
				95	1,409.20	1,291.90	1,174.60
				96	1,585.15	1,453.39	1,320.82
				97	1,783.59	1,634.96	1,486.33
				98	2,006.14	1,839.03	1,671.92
				99	2,256.81	2,068.81	1,880.81

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.63	232.99	221.74	18-44	16.87	16.07	15.26
45-49	289.23	276.38	261.91	45-49	20.89	19.28	18.48
50-54	343.86	326.19	306.91	50-54	24.10	22.50	20.89
55	490.09	461.16	432.24	55	33.74	31.33	28.92
56	528.65	494.91	462.77	56	36.96	33.74	31.33
57	568.82	531.86	493.30	57	39.37	36.96	33.74
58	612.21	568.82	527.04	58	42.58	39.37	36.15
59	657.20	610.60	564.00	59	44.99	42.58	38.56
60	707.01	653.98	600.96	60	48.21	44.99	40.97
61	761.64	702.19	644.34	61	52.22	48.21	44.19
62	819.49	753.61	689.33	62	56.24	52.22	47.40
63	880.55	809.85	737.54	63	60.26	55.44	50.62
64	948.04	869.30	790.57	64	65.08	59.45	53.83
65	1,018.74	931.97	845.20	65	69.09	63.47	57.04
66	1,097.47	1,009.10	922.33	66	74.72	69.09	62.67
67	1,179.42	1,092.65	1,005.88	67	80.34	74.72	67.49
68	1,269.40	1,182.63	1,095.86	68	85.97	80.34	73.91
69	1,365.81	1,280.65	1,193.88	69	92.39	86.77	80.34
70	1,468.65	1,385.10	1,301.54	70	98.82	93.20	86.77
71	1,630.94	1,532.93	1,436.51	71	110.07	103.64	96.41
72	1,810.91	1,696.82	1,582.74	72	122.12	114.09	106.05
73	2,010.16	1,878.40	1,745.03	73	134.97	126.14	117.30
74	2,231.90	2,079.25	1,924.99	74	149.44	139.80	129.35

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.14	2,299.39	2,121.03	75	165.50	154.26	142.21
76	2,786.26	2,588.62	2,387.76	76	186.39	173.54	160.68
77	3,134.94	2,913.20	2,688.24	77	209.69	195.23	179.97
78	3,528.62	3,277.95	3,024.07	78	236.21	219.33	202.46
79	3,968.89	3,687.70	3,404.89	79	265.13	246.65	227.37
				80	298.07	277.18	255.49
				81	335.83	312.53	287.62
				82	377.61	351.09	323.78
				83	425.01	394.48	363.95
				84	478.03	444.29	409.74
				85	537.49	498.92	460.36
				86	604.98	561.59	518.21
				87	680.50	631.49	583.28
				88	765.66	711.03	655.59
				89	861.27	799.40	737.54
				90	968.92	899.83	829.93
				91	1,090.24	1,011.51	933.57
				92	1,226.02	1,138.45	1,050.07
				93	1,379.47	1,280.65	1,181.83
				94	1,552.21	1,440.53	1,328.86
				95	1,745.83	1,620.50	1,495.16
				96	1,964.36	1,822.96	1,682.36
				97	2,209.41	2,051.13	1,892.05
				98	2,485.78	2,307.42	2,129.06
				99	2,795.90	2,595.85	2,395.00

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	287.62	268.34	247.45	18-44	19.28	18.48	17.68
45-49	337.44	316.55	294.05	45-49	23.30	22.50	20.89
50-54	393.68	371.18	347.08	50-54	27.32	25.71	24.10
55	515.80	483.66	451.52	55	35.35	33.74	31.33
56	546.33	512.58	480.45	56	37.76	36.15	33.74
57	578.46	543.11	509.37	57	40.17	37.76	35.35
58	612.21	576.86	539.90	58	41.78	40.17	36.96
59	649.16	610.60	572.04	59	44.19	42.58	39.37
60	686.12	645.95	605.78	60	46.60	44.19	40.97
61	727.90	684.51	641.13	61	49.81	47.40	44.19
62	769.68	724.68	679.69	62	52.22	49.81	46.60
63	814.67	766.46	718.26	63	55.44	53.03	49.01
64	862.87	811.45	760.04	64	58.65	55.44	52.22
65	912.69	858.05	803.42	65	61.86	58.65	54.63
66	991.42	931.97	872.51	66	67.49	63.47	59.45
67	1,074.98	1,010.70	946.43	67	73.11	69.09	64.27
68	1,166.57	1,097.47	1,028.38	68	78.74	74.72	69.90
69	1,266.19	1,190.67	1,115.15	69	85.97	80.34	75.52
70	1,372.24	1,291.90	1,209.95	70	92.39	86.77	81.15
71	1,507.22	1,418.84	1,328.86	71	102.03	95.61	89.18
72	1,655.05	1,557.03	1,457.40	72	111.68	105.25	98.02
73	1,817.34	1,708.07	1,598.81	73	122.12	114.89	107.66
74	1,994.09	1,875.18	1,754.67	74	134.17	126.14	118.10

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,188.52	2,056.76	1,923.39	75	146.22	138.19	129.35
76	2,463.29	2,315.46	2,166.02	76	164.70	155.86	145.42
77	2,770.19	2,604.69	2,437.58	77	185.59	175.15	163.90
78	3,117.27	2,930.88	2,742.88	78	208.89	196.84	183.98
79	3,506.12	3,297.24	3,086.74	79	234.60	220.94	207.28
80		3,708.59	3,473.99	80		248.26	232.19
81		4,172.96	3,909.44	81		279.59	261.91
82		4,695.19	4,397.92	82		314.14	294.05
83		5,281.68	4,947.46	83		353.50	331.01
84		5,940.49	5,566.09	84		397.69	372.79

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 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	345.47	322.97	300.48	18-44	23.30	22.50	20.89
45-49	408.14	382.43	358.33	45-49	28.12	27.32	24.91
50-54	478.84	451.52	424.21	50-54	32.94	31.33	28.92
55	637.92	599.35	560.79	55	42.58	40.17	37.76
56	674.87	634.70	594.53	56	45.79	43.38	40.17
57	713.44	671.66	629.88	57	48.21	45.79	42.58
58	753.61	711.83	666.84	58	51.42	48.21	44.99
59	796.99	752.00	707.01	59	53.83	51.42	47.40
60	841.98	795.39	747.18	60	57.04	53.83	49.81
61	891.80	841.98	790.57	61	61.06	57.04	53.03
62	944.82	891.80	837.16	62	64.27	61.06	56.24
63	999.45	943.22	883.76	63	68.29	64.27	59.45
64	1,058.91	997.85	935.18	64	71.50	68.29	63.47
65	1,119.97	1,054.09	988.21	65	75.52	71.50	66.68
66	1,217.98	1,145.68	1,074.98	66	82.75	77.93	73.11
67	1,322.43	1,245.30	1,168.17	67	89.18	84.36	78.74
68	1,436.51	1,352.96	1,269.40	68	97.21	91.59	85.97
69	1,561.85	1,470.26	1,380.28	69	105.25	99.62	93.20
70	1,695.22	1,597.20	1,499.18	70	114.09	107.66	100.43
71	1,865.54	1,757.88	1,648.62	71	125.33	118.91	110.87
72	2,051.93	1,933.03	1,812.52	72	138.19	130.15	122.12
73	2,257.61	2,125.85	1,992.48	73	151.85	143.01	134.17
74	2,484.17	2,336.35	2,188.52	74	166.31	156.67	147.03
75	2,731.63	2,569.34	2,405.44	75	182.38	171.93	161.49
76	3,073.88	2,892.31	2,707.53	76	205.68	193.62	181.57
77	3,457.92	3,253.85	3,048.18	77	231.38	217.73	204.87
78	3,890.16	3,660.38	3,430.60	78	260.31	245.04	229.78
79	4,375.43	4,118.33	3,859.63	79	292.44	275.57	258.70

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	445.09	419.39	392.07	18-44	29.73	28.12	26.51
45-49	528.65	498.12	465.98	45-49	36.15	33.74	32.14
50-54	626.67	589.71	552.75	50-54	42.58	40.17	37.76
55	835.56	782.53	729.51	55	56.24	53.03	49.81
56	885.37	829.13	772.89	56	60.26	56.24	53.03
57	936.79	877.33	817.88	57	63.47	59.45	55.44
58	991.42	928.75	866.09	58	67.49	62.67	58.65
59	1,049.27	983.39	915.90	59	70.70	66.68	61.86
60	1,110.33	1,039.63	968.92	60	74.72	69.90	65.08
61	1,177.81	1,100.69	1,025.16	61	79.54	73.91	69.09
62	1,246.91	1,164.96	1,083.01	62	84.36	78.74	73.11
63	1,320.82	1,232.45	1,145.68	63	88.38	82.75	77.13
64	1,399.56	1,304.75	1,209.95	64	94.00	87.57	81.95
65	1,481.51	1,380.28	1,279.04	65	98.82	92.39	85.97
66	1,613.27	1,505.61	1,397.95	66	107.66	101.23	94.00
67	1,754.67	1,640.58	1,524.89	67	117.30	110.07	102.84
68	1,908.93	1,786.81	1,666.29	68	127.74	119.71	111.68
69	2,076.04	1,947.49	1,818.94	69	138.99	130.96	122.12
70	2,257.61	2,121.03	1,984.45	70	151.04	142.21	132.56
71	2,474.53	2,321.88	2,167.63	71	165.50	155.86	145.42
72	2,712.35	2,540.41	2,368.48	72	181.57	170.33	158.27
73	2,971.05	2,779.83	2,587.01	73	198.44	186.39	172.74
74	3,255.46	3,040.14	2,824.82	74	217.73	203.27	188.80
75	3,567.18	3,326.16	3,085.13	75	237.81	221.74	205.68
76	3,956.04	3,703.77	3,451.49	76	264.33	247.45	230.58
77	4,386.67	4,123.15	3,859.63	77	292.44	275.57	257.90
78	4,862.30	4,590.74	4,317.58	78	324.58	306.10	288.43
79	5,392.56	5,109.75	4,828.55	79	359.93	340.65	322.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	588.10	557.57	527.04	18-44	39.37	37.76	36.15
45-49	705.40	671.66	636.31	45-49	47.40	45.79	43.38
50-54	845.20	806.63	768.07	50-54	57.04	54.63	51.42
55	1,113.54	1,057.30	999.45	55	75.52	71.50	67.49
56	1,179.42	1,118.36	1,055.69	56	80.34	75.52	71.50
57	1,248.51	1,182.63	1,115.15	57	84.36	79.54	75.52
58	1,322.43	1,251.73	1,177.81	58	89.18	84.36	79.54
59	1,399.56	1,322.43	1,243.69	59	94.00	89.18	83.56
60	1,481.51	1,397.95	1,312.79	60	98.82	93.20	87.57
61	1,566.67	1,476.69	1,385.10	61	105.25	98.82	93.20
62	1,655.05	1,558.63	1,460.62	62	110.87	104.44	98.02
63	1,749.85	1,645.40	1,540.96	63	117.30	110.07	103.64
64	1,849.47	1,736.99	1,624.52	64	124.53	116.50	109.27
65	1,953.92	1,833.40	1,712.89	65	130.96	122.92	114.89
66	2,100.14	1,981.23	1,863.93	66	140.60	133.37	125.33
67	2,256.00	2,140.31	2,026.23	67	151.04	143.81	135.78
68	2,423.11	2,313.85	2,202.98	68	162.29	155.06	147.83
69	2,603.08	2,498.64	2,394.19	69	174.34	167.11	159.88
70	2,795.90	2,699.49	2,603.08	70	186.39	179.97	173.54
71	3,067.46	2,954.98	2,844.11	71	204.87	197.64	189.61
72	3,363.12	3,234.57	3,107.63	72	224.96	216.12	207.28
73	3,687.70	3,541.48	3,393.65	73	245.85	236.21	226.56
74	4,044.42	3,875.70	3,706.98	74	269.95	258.70	247.45
75	4,434.88	4,242.06	4,049.24	75	295.66	282.80	269.95
76	4,931.39	4,704.83	4,476.66	76	329.40	314.14	298.87
77	5,484.14	5,215.80	4,947.46	77	366.36	348.68	330.21
78	6,096.35	5,783.02	5,466.47	78	407.33	386.45	365.56
79	6,779.26	6,411.29	6,041.72	79	452.33	428.22	403.32

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	133.44	123.71	112.59	18-44	9.04	9.04	8.34
45-49	152.90	143.17	130.66	45-49	11.12	10.43	9.73
50-54	172.36	162.63	151.51	50-54	12.51	11.82	11.12
55	237.69	221.01	202.94	55	15.99	15.29	14.60
56	254.37	236.30	216.84	56	17.38	16.68	15.99
57	272.44	252.98	232.13	57	18.77	17.38	16.68
58	291.90	271.05	247.42	58	20.16	18.77	17.38
59	312.75	289.12	265.49	59	20.85	20.16	18.77
60	333.60	308.58	282.17	60	22.24	20.85	19.46
61	357.23	330.82	301.63	61	24.33	22.94	20.85
62	382.25	353.06	322.48	62	25.72	24.33	22.24
63	408.66	376.69	343.33	63	27.80	25.72	23.63
64	437.85	403.10	366.96	64	29.89	27.80	25.02
65	467.04	429.51	390.59	65	31.28	29.19	26.41
66	511.52	469.82	426.73	66	34.75	31.97	29.19
67	560.17	512.91	465.65	67	38.23	35.45	31.97
68	614.38	560.17	507.35	68	41.70	38.23	34.06
69	672.76	612.99	553.22	69	45.18	41.70	37.53
70	735.31	668.59	601.87	70	49.35	45.18	40.31
71	811.76	735.31	657.47	71	54.91	50.04	44.48
72	896.55	807.59	718.63	72	60.47	54.91	48.65
73	989.68	886.82	783.96	73	66.72	60.47	52.82
74	1,091.15	974.39	856.24	74	73.67	66.03	57.69

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,203.74	1,068.91	934.08	75	81.32	72.28	62.55
76	1,355.25	1,203.74	1,052.23	76	91.74	81.32	70.89
77	1,526.22	1,355.25	1,182.89	77	102.86	91.74	79.23
78	1,718.04	1,524.83	1,331.62	78	116.07	102.86	89.66
79	1,933.49	1,716.65	1,498.42	79	129.97	115.37	100.78
80		1,930.71	1,684.68	80	145.95	129.27	112.59
81		2,172.57	1,895.96	81	164.72	145.95	127.19
82		2,445.01	2,132.26	82	184.87	164.02	143.17
83		2,752.20	2,399.14	83	207.81	184.18	160.55
84		3,096.92	2,699.38	84	233.52	207.11	180.70
				85	262.02	232.83	202.94
				86	295.38	262.02	228.66
				87	332.21	294.68	257.15
				88	373.22	331.52	289.12
				89	419.78	373.22	325.26
				90	472.60	419.78	366.27
				91	531.68	472.60	411.44
				92	597.70	531.68	462.87
				93	672.76	597.70	521.25
				94	756.86	672.07	585.89
				95	851.38	756.16	659.56
				96	957.71	850.68	741.57
				97	1,077.25	957.02	834.70
				98	1,212.08	1,076.56	938.95
				99	1,362.90	1,211.39	1,055.71

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	10.43	10.43	9.73
45-49	177.92	168.19	155.68	45-49	12.51	11.82	11.12
50-54	208.50	194.60	180.70	50-54	13.90	13.21	12.51
55	278.00	264.10	250.20	55	19.46	18.07	16.68
56	298.85	283.56	268.27	56	20.85	19.46	18.07
57	321.09	303.02	284.95	57	22.24	20.85	19.46
58	344.72	325.26	304.41	58	23.63	22.24	20.85
59	369.74	347.50	325.26	59	25.02	23.63	22.24
60	396.15	371.13	346.11	60	26.41	25.02	23.63
61	423.95	397.54	371.13	61	28.50	27.11	25.72
62	453.14	425.34	397.54	62	30.58	29.19	27.11
63	483.72	454.53	426.73	63	32.67	31.28	29.19
64	515.69	486.50	457.31	64	35.45	33.36	31.28
65	550.44	519.86	489.28	65	37.53	35.45	32.67
66	597.70	565.73	533.76	66	41.01	38.92	36.14
67	647.74	614.38	581.02	67	44.48	41.70	38.92
68	703.34	668.59	633.84	68	47.96	45.18	42.40
69	761.72	725.58	689.44	69	51.43	49.35	46.57
70	825.66	788.13	750.60	70	55.60	52.82	50.04
71	913.23	874.31	834.00	71	61.86	59.08	56.30
72	1,010.53	967.44	925.74	72	68.11	65.33	61.86
73	1,116.17	1,071.69	1,028.60	73	75.06	72.28	68.81
74	1,234.32	1,187.06	1,141.19	74	82.71	79.93	76.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,363.59	1,314.94	1,266.29	75	91.05	88.27	84.79
76	1,534.56	1,480.35	1,424.75	76	102.86	99.39	95.91
77	1,726.38	1,665.22	1,602.67	77	115.37	111.90	107.73
78	1,941.83	1,873.72	1,802.83	78	129.97	125.80	120.93
79	2,185.08	2,107.24	2,028.01	79	145.95	141.09	136.22
				80	164.02	158.46	152.90
				81	184.87	178.62	172.36
				82	207.81	200.86	193.91
				83	233.52	225.88	218.23
				84	262.71	254.37	245.34
				85	295.38	285.65	275.22
				86	332.91	321.79	309.97
				87	373.91	362.10	348.89
				88	421.17	407.27	391.98
				89	473.30	458.01	441.33
				90	532.37	515.00	496.23
				91	599.09	579.63	558.09
				92	674.15	651.91	628.28
				93	758.25	733.23	706.82
				94	852.77	824.97	795.08
				95	959.80	927.83	893.77
				96	1,079.34	1,043.89	1,005.67
				97	1,214.17	1,174.55	1,131.46
				98	1,366.37	1,321.20	1,272.55
				99	1,536.65	1,485.91	1,431.70

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	176.53	169.58	161.24	18-44	11.82	11.82	11.12
45-49	209.89	197.38	184.87	45-49	14.60	13.90	13.21
50-54	247.42	229.35	211.28	50-54	16.68	15.99	14.60
55	337.77	314.14	290.51	55	23.63	22.24	20.16
56	364.18	337.77	311.36	56	25.72	24.33	21.55
57	390.59	362.79	333.60	57	27.80	25.72	22.94
58	419.78	389.20	357.23	58	29.19	27.11	25.02
59	451.75	417.00	382.25	59	31.28	29.19	26.41
60	485.11	447.58	408.66	60	33.36	30.58	27.80
61	522.64	480.94	437.85	61	36.14	33.36	29.89
62	561.56	515.69	468.43	62	38.92	35.45	31.97
63	604.65	553.22	500.40	63	41.70	38.23	34.06
64	649.13	593.53	535.15	64	44.48	40.31	36.84
65	697.78	635.23	571.29	65	47.26	43.09	38.92
66	761.72	692.22	622.72	66	52.13	47.26	42.40
67	831.22	754.77	676.93	67	56.30	51.43	45.87
68	907.67	822.88	736.70	68	61.16	55.60	50.04
69	989.68	896.55	800.64	69	66.72	60.47	54.21
70	1,080.03	975.78	870.14	70	72.28	65.33	58.38
71	1,187.06	1,075.86	963.27	71	79.93	72.28	64.64
72	1,303.82	1,185.67	1,064.74	72	87.57	79.93	71.59
73	1,433.09	1,306.60	1,177.33	73	96.61	87.57	79.23
74	1,574.87	1,438.65	1,301.04	74	105.64	96.61	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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,729.16	1,584.60	1,438.65	75	116.07	106.34	96.61
76	1,947.39	1,783.37	1,619.35	76	130.66	120.24	109.12
77	2,190.64	2,007.16	1,822.29	77	147.34	134.83	122.32
78	2,465.86	2,258.75	2,051.64	78	165.41	151.51	137.61
79	2,774.44	2,540.92	2,307.40	79	185.57	170.28	154.99
				80	208.50	191.13	173.75
				81	234.91	215.45	195.99
				82	264.10	241.86	220.32
				83	296.77	272.44	247.42
				84	334.30	306.50	278.70
				85	375.30	344.03	312.75
				86	422.56	387.12	352.37
				87	475.38	435.77	396.15
				88	534.46	489.98	445.50
				89	601.18	551.14	501.10
				90	676.93	620.64	563.65
				91	761.03	697.78	634.54
				92	856.24	784.66	713.77
				93	963.27	883.35	802.73
				94	1,083.51	993.16	902.81
				95	1,219.03	1,117.56	1,016.09
				96	1,371.24	1,257.26	1,142.58
				97	1,542.90	1,414.33	1,285.75
				98	1,735.42	1,590.86	1,446.30
				99	1,952.26	1,789.63	1,627.00

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	209.89	201.55	191.82	18-44	14.60	13.90	13.21
45-49	250.20	239.08	226.57	45-49	18.07	16.68	15.99
50-54	297.46	282.17	265.49	50-54	20.85	19.46	18.07
55	423.95	398.93	373.91	55	29.19	27.11	25.02
56	457.31	428.12	400.32	56	31.97	29.19	27.11
57	492.06	460.09	426.73	57	34.06	31.97	29.19
58	529.59	492.06	455.92	58	36.84	34.06	31.28
59	568.51	528.20	487.89	59	38.92	36.84	33.36
60	611.60	565.73	519.86	60	41.70	38.92	35.45
61	658.86	607.43	557.39	61	45.18	41.70	38.23
62	708.90	651.91	596.31	62	48.65	45.18	41.01
63	761.72	700.56	638.01	63	52.13	47.96	43.79
64	820.10	751.99	683.88	64	56.30	51.43	46.57
65	881.26	806.20	731.14	65	59.77	54.91	49.35
66	949.37	872.92	797.86	66	64.64	59.77	54.21
67	1,020.26	945.20	870.14	67	69.50	64.64	58.38
68	1,098.10	1,023.04	947.98	68	74.37	69.50	63.94
69	1,181.50	1,107.83	1,032.77	69	79.93	75.06	69.50
70	1,270.46	1,198.18	1,125.90	70	85.49	80.62	75.06
71	1,410.85	1,326.06	1,242.66	71	95.22	89.66	83.40
72	1,566.53	1,467.84	1,369.15	72	105.64	98.69	91.74
73	1,738.89	1,624.91	1,509.54	73	116.76	109.12	101.47
74	1,930.71	1,798.66	1,665.22	74	129.27	120.93	111.90

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,141.99	1,989.09	1,834.80	75	143.17	133.44	123.02
76	2,410.26	2,239.29	2,065.54	76	161.24	150.12	139.00
77	2,711.89	2,520.07	2,325.47	77	181.40	168.89	155.68
78	3,052.44	2,835.60	2,615.98	78	204.33	189.74	175.14
79	3,433.30	3,190.05	2,945.41	79	229.35	213.37	196.69
				80	257.85	239.78	221.01
				81	290.51	270.36	248.81
				82	326.65	303.72	280.09
				83	367.66	341.25	314.84
				84	413.53	384.34	354.45
				85	464.96	431.60	398.24
				86	523.34	485.81	448.28
				87	588.67	546.27	504.57
				88	662.34	615.08	567.12
				89	745.04	691.53	638.01
				90	838.17	778.40	717.94
				91	943.12	875.01	807.59
				92	1,060.57	984.82	908.37
				93	1,193.32	1,107.83	1,022.35
				94	1,342.74	1,246.14	1,149.53
				95	1,510.24	1,401.82	1,293.40
				96	1,699.28	1,576.96	1,455.33
				97	1,911.25	1,774.34	1,636.73
				98	2,150.33	1,996.04	1,841.75
				99	2,418.60	2,245.55	2,071.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	248.81	232.13	214.06	18-44	16.68	15.99	15.29
45-49	291.90	273.83	254.37	45-49	20.16	19.46	18.07
50-54	340.55	321.09	300.24	50-54	23.63	22.24	20.85
55	446.19	418.39	390.59	55	30.58	29.19	27.11
56	472.60	443.41	415.61	56	32.67	31.28	29.19
57	500.40	469.82	440.63	57	34.75	32.67	30.58
58	529.59	499.01	467.04	58	36.14	34.75	31.97
59	561.56	528.20	494.84	59	38.23	36.84	34.06
60	593.53	558.78	524.03	60	40.31	38.23	35.45
61	629.67	592.14	554.61	61	43.09	41.01	38.23
62	665.81	626.89	587.97	62	45.18	43.09	40.31
63	704.73	663.03	621.33	63	47.96	45.87	42.40
64	746.43	701.95	657.47	64	50.74	47.96	45.18
65	789.52	742.26	695.00	65	53.52	50.74	47.26
66	857.63	806.20	754.77	66	58.38	54.91	51.43
67	929.91	874.31	818.71	67	63.25	59.77	55.60
68	1,009.14	949.37	889.60	68	68.11	64.64	60.47
69	1,095.32	1,029.99	964.66	69	74.37	69.50	65.33
70	1,187.06	1,117.56	1,046.67	70	79.93	75.06	70.20
71	1,303.82	1,227.37	1,149.53	71	88.27	82.71	77.15
72	1,431.70	1,346.91	1,260.73	72	96.61	91.05	84.79
73	1,572.09	1,477.57	1,383.05	73	105.64	99.39	93.13
74	1,724.99	1,622.13	1,517.88	74	116.07	109.12	102.17

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,893.18	1,779.20	1,663.83	75	126.49	119.54	111.90
76	2,130.87	2,002.99	1,873.72	76	142.48	134.83	125.80
77	2,396.36	2,253.19	2,108.63	77	160.55	151.51	141.78
78	2,696.60	2,535.36	2,372.73	78	180.70	170.28	159.16
79	3,032.98	2,852.28	2,670.19	79	202.94	191.13	179.31
80		3,208.12	3,005.18	80		214.76	200.86
81		3,609.83	3,381.87	81		241.86	226.57
82		4,061.58	3,804.43	82		271.75	254.37
83		4,568.93	4,279.81	83		305.80	286.34
84		5,138.83	4,814.96	84		344.03	322.48

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	298.85	279.39	259.93	18-44	20.16	19.46	18.07
45-49	353.06	330.82	309.97	45-49	24.33	23.63	21.55
50-54	414.22	390.59	366.96	50-54	28.50	27.11	25.02
55	551.83	518.47	485.11	55	36.84	34.75	32.67
56	583.80	549.05	514.30	56	39.62	37.53	34.75
57	617.16	581.02	544.88	57	41.70	39.62	36.84
58	651.91	615.77	576.85	58	44.48	41.70	38.92
59	689.44	650.52	611.60	59	46.57	44.48	41.01
60	728.36	688.05	646.35	60	49.35	46.57	43.09
61	771.45	728.36	683.88	61	52.82	49.35	45.87
62	817.32	771.45	724.19	62	55.60	52.82	48.65
63	864.58	815.93	764.50	63	59.08	55.60	51.43
64	916.01	863.19	808.98	64	61.86	59.08	54.91
65	968.83	911.84	854.85	65	65.33	61.86	57.69
66	1,053.62	991.07	929.91	66	71.59	67.42	63.25
67	1,143.97	1,077.25	1,010.53	67	77.15	72.98	68.11
68	1,242.66	1,170.38	1,098.10	68	84.10	79.23	74.37
69	1,351.08	1,271.85	1,194.01	69	91.05	86.18	80.62
70	1,466.45	1,381.66	1,296.87	70	98.69	93.13	86.88
71	1,613.79	1,520.66	1,426.14	71	108.42	102.86	95.91
72	1,775.03	1,672.17	1,567.92	72	119.54	112.59	105.64
73	1,952.95	1,838.97	1,723.60	73	131.36	123.71	116.07
74	2,148.94	2,021.06	1,893.18	74	143.87	135.53	127.19
75	2,363.00	2,222.61	2,080.83	75	157.77	148.73	139.70
76	2,659.07	2,502.00	2,342.15	76	177.92	167.50	157.07
77	2,991.28	2,814.75	2,636.83	77	200.16	188.35	177.23
78	3,365.19	3,166.42	2,967.65	78	225.18	211.98	198.77
79	3,784.97	3,562.57	3,338.78	79	252.98	238.39	223.79

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	385.03	362.79	339.16	18-44	25.72	24.33	22.94
45-49	457.31	430.90	403.10	45-49	31.28	29.19	27.80
50-54	542.10	510.13	478.16	50-54	36.84	34.75	32.67
55	722.80	676.93	631.06	55	48.65	45.87	43.09
56	765.89	717.24	668.59	56	52.13	48.65	45.87
57	810.37	758.94	707.51	57	54.91	51.43	47.96
58	857.63	803.42	749.21	58	58.38	54.21	50.74
59	907.67	850.68	792.30	59	61.16	57.69	53.52
60	960.49	899.33	838.17	60	64.64	60.47	56.30
61	1,018.87	952.15	886.82	61	68.81	63.94	59.77
62	1,078.64	1,007.75	936.86	62	72.98	68.11	63.25
63	1,142.58	1,066.13	991.07	63	76.45	71.59	66.72
64	1,210.69	1,128.68	1,046.67	64	81.32	75.76	70.89
65	1,281.58	1,194.01	1,106.44	65	85.49	79.93	74.37
66	1,395.56	1,302.43	1,209.30	66	93.13	87.57	81.32
67	1,517.88	1,419.19	1,319.11	67	101.47	95.22	88.96
68	1,651.32	1,545.68	1,441.43	68	110.51	103.56	96.61
69	1,795.88	1,684.68	1,573.48	69	120.24	113.29	105.64
70	1,952.95	1,834.80	1,716.65	70	130.66	123.02	114.68
71	2,140.60	2,008.55	1,875.11	71	143.17	134.83	125.80
72	2,346.32	2,197.59	2,048.86	72	157.07	147.34	136.92
73	2,570.11	2,404.70	2,237.90	73	171.67	161.24	149.43
74	2,816.14	2,629.88	2,443.62	74	188.35	175.84	163.33
75	3,085.80	2,877.30	2,668.80	75	205.72	191.82	177.92
76	3,422.18	3,203.95	2,985.72	76	228.66	214.06	199.47
77	3,794.70	3,566.74	3,338.78	77	252.98	238.39	223.10
78	4,206.14	3,971.23	3,734.93	78	280.78	264.80	249.51
79	4,664.84	4,420.20	4,176.95	79	311.36	294.68	278.70

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.74	482.33	455.92	18-44	34.06	32.67	31.28
45-49	610.21	581.02	550.44	45-49	41.01	39.62	37.53
50-54	731.14	697.78	664.42	50-54	49.35	47.26	44.48
55	963.27	914.62	864.58	55	65.33	61.86	58.38
56	1,020.26	967.44	913.23	56	69.50	65.33	61.86
57	1,080.03	1,023.04	964.66	57	72.98	68.81	65.33
58	1,143.97	1,082.81	1,018.87	58	77.15	72.98	68.81
59	1,210.69	1,143.97	1,075.86	59	81.32	77.15	72.28
60	1,281.58	1,209.30	1,135.63	60	85.49	80.62	75.76
61	1,355.25	1,277.41	1,198.18	61	91.05	85.49	80.62
62	1,431.70	1,348.30	1,263.51	62	95.91	90.35	84.79
63	1,513.71	1,423.36	1,333.01	63	101.47	95.22	89.66
64	1,599.89	1,502.59	1,405.29	64	107.73	100.78	94.52
65	1,690.24	1,585.99	1,481.74	65	113.29	106.34	99.39
66	1,816.73	1,713.87	1,612.40	66	121.63	115.37	108.42
67	1,951.56	1,851.48	1,752.79	67	130.66	124.41	117.46
68	2,096.12	2,001.60	1,905.69	68	140.39	134.14	127.88
69	2,251.80	2,161.45	2,071.10	69	150.82	144.56	138.31
70	2,418.60	2,335.20	2,251.80	70	161.24	155.68	150.12
71	2,653.51	2,556.21	2,460.30	71	177.23	170.97	164.02
72	2,909.27	2,798.07	2,688.26	72	194.60	186.96	179.31
73	3,190.05	3,063.56	2,935.68	73	212.67	204.33	195.99
74	3,498.63	3,352.68	3,206.73	74	233.52	223.79	214.06
75	3,836.40	3,669.60	3,502.80	75	255.76	244.64	233.52
76	4,265.91	4,069.92	3,872.54	76	284.95	271.75	258.54
77	4,744.07	4,511.94	4,279.81	77	316.92	301.63	285.65
78	5,273.66	5,002.61	4,728.78	78	352.37	334.30	316.23
79	5,864.41	5,546.10	5,226.40	79	391.29	370.44	348.89

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 V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	154.26	143.01	130.15	18-44	10.44	10.44	9.64
45-49	176.75	165.50	151.04	45-49	12.85	12.05	11.25
50-54	199.25	188.00	175.15	50-54	14.46	13.66	12.85
55	274.77	255.49	234.60	55	18.48	17.68	16.87
56	294.05	273.16	250.67	56	20.09	19.28	18.48
57	314.94	292.44	268.34	57	21.69	20.09	19.28
58	337.44	313.33	286.02	58	23.30	21.69	20.09
59	361.54	334.22	306.91	59	24.10	23.30	21.69
60	385.64	356.72	326.19	60	25.71	24.10	22.50
61	412.96	382.43	348.68	61	28.12	26.51	24.10
62	441.88	408.14	372.79	62	29.73	28.12	25.71
63	472.41	435.45	396.89	63	32.14	29.73	27.32
64	506.15	465.98	424.21	64	34.55	32.14	28.92
65	539.90	496.51	451.52	65	36.15	33.74	30.53
66	591.32	543.11	493.30	66	40.17	36.96	33.74
67	647.56	592.92	538.29	67	44.19	40.97	36.96
68	710.22	647.56	586.50	68	48.21	44.19	39.37
69	777.71	708.62	639.52	69	52.22	48.21	43.38
70	850.02	772.89	695.76	70	57.04	52.22	46.60
71	938.39	850.02	760.04	71	63.47	57.85	51.42
72	1,036.41	933.57	830.74	72	69.90	63.47	56.24
73	1,144.07	1,025.16	906.26	73	77.13	69.90	61.06
74	1,261.37	1,126.39	989.81	74	85.16	76.32	66.68

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,391.52	1,235.66	1,079.80	75	94.00	83.56	72.31
76	1,566.67	1,391.52	1,216.38	76	106.05	94.00	81.95
77	1,764.31	1,566.67	1,367.42	77	118.91	106.05	91.59
78	1,986.05	1,762.70	1,539.35	78	134.17	118.91	103.64
79	2,235.11	1,984.45	1,732.17	79	150.24	133.37	116.50
80		2,231.90	1,947.49	80	168.72	149.44	130.15
81		2,511.49	2,191.73	81	190.41	168.72	147.03
82		2,826.43	2,464.89	82	213.71	189.61	165.50
83		3,181.54	2,773.41	83	240.22	212.91	185.59
84		3,580.04	3,120.48	84	269.95	239.42	208.89
				85	302.89	269.15	234.60
				86	341.45	302.89	264.33
				87	384.03	340.65	297.27
				88	431.44	383.23	334.22
				89	485.27	431.44	376.00
				90	546.33	485.27	423.40
				91	614.62	546.33	475.62
				92	690.94	614.62	535.08
				93	777.71	690.94	602.57
				94	874.92	776.91	677.28
				95	984.19	874.12	762.45
				96	1,107.11	983.39	857.25
				97	1,245.30	1,106.31	964.91
				98	1,401.16	1,244.50	1,085.42
				99	1,575.51	1,400.36	1,220.39

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	175.15	165.50	154.26	18-44	12.05	12.05	11.25
45-49	205.68	194.43	179.97	45-49	14.46	13.66	12.85
50-54	241.03	224.96	208.89	50-54	16.07	15.26	14.46
55	321.37	305.30	289.23	55	22.50	20.89	19.28
56	345.47	327.80	310.12	56	24.10	22.50	20.89
57	371.18	350.29	329.40	57	25.71	24.10	22.50
58	398.50	376.00	351.90	58	27.32	25.71	24.10
59	427.42	401.71	376.00	59	28.92	27.32	25.71
60	457.95	429.03	400.10	60	30.53	28.92	27.32
61	490.09	459.56	429.03	61	32.94	31.33	29.73
62	523.83	491.69	459.56	62	35.35	33.74	31.33
63	559.18	525.44	493.30	63	37.76	36.15	33.74
64	596.14	562.39	528.65	64	40.97	38.56	36.15
65	636.31	600.96	565.61	65	43.38	40.97	37.76
66	690.94	653.98	617.03	66	47.40	44.99	41.78
67	748.79	710.22	671.66	67	51.42	48.21	44.99
68	813.06	772.89	732.72	68	55.44	52.22	49.01
69	880.55	838.77	796.99	69	59.45	57.04	53.83
70	954.46	911.08	867.69	70	64.27	61.06	57.85
71	1,055.69	1,010.70	964.10	71	71.50	68.29	65.08
72	1,168.17	1,118.36	1,070.16	72	78.74	75.52	71.50
73	1,290.29	1,238.87	1,189.06	73	86.77	83.56	79.54
74	1,426.87	1,372.24	1,319.22	74	95.61	92.39	88.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,576.31	1,520.07	1,463.83	75	105.25	102.03	98.02
76	1,773.95	1,711.28	1,647.01	76	118.91	114.89	110.87
77	1,995.70	1,924.99	1,852.69	77	133.37	129.35	124.53
78	2,244.76	2,166.02	2,084.07	78	150.24	145.42	139.80
79	2,525.95	2,435.97	2,344.38	79	168.72	163.09	157.47
				80	189.61	183.18	176.75
				81	213.71	206.48	199.25
				82	240.22	232.19	224.15
				83	269.95	261.11	252.27
				84	303.69	294.05	283.61
				85	341.45	330.21	318.15
				86	384.84	371.98	358.33
				87	432.24	418.58	403.32
				88	486.87	470.80	453.13
				89	547.13	529.45	510.17
				90	615.42	595.33	573.64
				91	692.55	670.05	645.15
				92	779.32	753.61	726.29
				93	876.53	847.61	817.08
				94	985.80	953.66	919.11
				95	1,109.52	1,072.57	1,033.20
				96	1,247.71	1,206.74	1,162.55
				97	1,403.57	1,357.78	1,307.97
				98	1,579.52	1,527.30	1,471.06
				99	1,776.36	1,717.71	1,655.05

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	204.07	196.03	186.39	18-44	13.66	13.66	12.85
45-49	242.63	228.17	213.71	45-49	16.87	16.07	15.26
50-54	286.02	265.13	244.24	50-54	19.28	18.48	16.87
55	390.46	363.15	335.83	55	27.32	25.71	23.30
56	420.99	390.46	359.93	56	29.73	28.12	24.91
57	451.52	419.39	385.64	57	32.14	29.73	26.51
58	485.27	449.92	412.96	58	33.74	31.33	28.92
59	522.22	482.05	441.88	59	36.15	33.74	30.53
60	560.79	517.40	472.41	60	38.56	35.35	32.14
61	604.17	555.97	506.15	61	41.78	38.56	34.55
62	649.16	596.14	541.51	62	44.99	40.97	36.96
63	698.98	639.52	578.46	63	48.21	44.19	39.37
64	750.39	686.12	618.63	64	51.42	46.60	42.58
65	806.63	734.33	660.41	65	54.63	49.81	44.99
66	880.55	800.21	719.86	66	60.26	54.63	49.01
67	960.89	872.51	782.53	67	65.08	59.45	53.03
68	1,049.27	951.25	851.63	68	70.70	64.27	57.85
69	1,144.07	1,036.41	925.54	69	77.13	69.90	62.67
70	1,248.51	1,128.00	1,005.88	70	83.56	75.52	67.49
71	1,372.24	1,243.69	1,113.54	71	92.39	83.56	74.72
72	1,507.22	1,370.63	1,230.84	72	101.23	92.39	82.75
73	1,656.65	1,510.43	1,360.99	73	111.68	101.23	91.59
74	1,820.55	1,663.08	1,504.00	74	122.12	111.68	101.23

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,998.91	1,831.80	1,663.08	75	134.17	122.92	111.68
76	2,251.18	2,061.58	1,871.97	76	151.04	138.99	126.14
77	2,532.38	2,320.28	2,106.57	77	170.33	155.86	141.40
78	2,850.53	2,611.12	2,371.70	78	191.21	175.15	159.08
79	3,207.25	2,937.30	2,667.35	79	214.51	196.84	179.16
				80	241.03	220.94	200.86
				81	271.56	249.06	226.56
				82	305.30	279.59	254.68
				83	343.06	314.94	286.02
				84	386.45	354.31	322.17
				85	433.85	397.69	361.54
				86	488.48	447.50	407.33
				87	549.54	503.74	457.95
				88	617.83	566.41	514.99
				89	694.96	637.11	579.27
				90	782.53	717.45	651.57
				91	879.74	806.63	733.52
				92	989.81	907.06	825.11
				93	1,113.54	1,021.15	927.95
				94	1,252.53	1,148.09	1,043.64
				95	1,409.20	1,291.90	1,174.60
				96	1,585.15	1,453.39	1,320.82
				97	1,783.59	1,634.96	1,486.33
				98	2,006.14	1,839.03	1,671.92
				99	2,256.81	2,068.81	1,880.81

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.63	232.99	221.74	18-44	16.87	16.07	15.26
45-49	289.23	276.38	261.91	45-49	20.89	19.28	18.48
50-54	343.86	326.19	306.91	50-54	24.10	22.50	20.89
55	490.09	461.16	432.24	55	33.74	31.33	28.92
56	528.65	494.91	462.77	56	36.96	33.74	31.33
57	568.82	531.86	493.30	57	39.37	36.96	33.74
58	612.21	568.82	527.04	58	42.58	39.37	36.15
59	657.20	610.60	564.00	59	44.99	42.58	38.56
60	707.01	653.98	600.96	60	48.21	44.99	40.97
61	761.64	702.19	644.34	61	52.22	48.21	44.19
62	819.49	753.61	689.33	62	56.24	52.22	47.40
63	880.55	809.85	737.54	63	60.26	55.44	50.62
64	948.04	869.30	790.57	64	65.08	59.45	53.83
65	1,018.74	931.97	845.20	65	69.09	63.47	57.04
66	1,097.47	1,009.10	922.33	66	74.72	69.09	62.67
67	1,179.42	1,092.65	1,005.88	67	80.34	74.72	67.49
68	1,269.40	1,182.63	1,095.86	68	85.97	80.34	73.91
69	1,365.81	1,280.65	1,193.88	69	92.39	86.77	80.34
70	1,468.65	1,385.10	1,301.54	70	98.82	93.20	86.77
71	1,630.94	1,532.93	1,436.51	71	110.07	103.64	96.41
72	1,810.91	1,696.82	1,582.74	72	122.12	114.09	106.05
73	2,010.16	1,878.40	1,745.03	73	134.97	126.14	117.30
74	2,231.90	2,079.25	1,924.99	74	149.44	139.80	129.35

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.14	2,299.39	2,121.03	75	165.50	154.26	142.21
76	2,786.26	2,588.62	2,387.76	76	186.39	173.54	160.68
77	3,134.94	2,913.20	2,688.24	77	209.69	195.23	179.97
78	3,528.62	3,277.95	3,024.07	78	236.21	219.33	202.46
79	3,968.89	3,687.70	3,404.89	79	265.13	246.65	227.37
				80	298.07	277.18	255.49
				81	335.83	312.53	287.62
				82	377.61	351.09	323.78
				83	425.01	394.48	363.95
				84	478.03	444.29	409.74
				85	537.49	498.92	460.36
				86	604.98	561.59	518.21
				87	680.50	631.49	583.28
				88	765.66	711.03	655.59
				89	861.27	799.40	737.54
				90	968.92	899.83	829.93
				91	1,090.24	1,011.51	933.57
				92	1,226.02	1,138.45	1,050.07
				93	1,379.47	1,280.65	1,181.83
				94	1,552.21	1,440.53	1,328.86
				95	1,745.83	1,620.50	1,495.16
				96	1,964.36	1,822.96	1,682.36
				97	2,209.41	2,051.13	1,892.05
				98	2,485.78	2,307.42	2,129.06
				99	2,795.90	2,595.85	2,395.00

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	287.62	268.34	247.45	18-44	19.28	18.48	17.68
45-49	337.44	316.55	294.05	45-49	23.30	22.50	20.89
50-54	393.68	371.18	347.08	50-54	27.32	25.71	24.10
55	515.80	483.66	451.52	55	35.35	33.74	31.33
56	546.33	512.58	480.45	56	37.76	36.15	33.74
57	578.46	543.11	509.37	57	40.17	37.76	35.35
58	612.21	576.86	539.90	58	41.78	40.17	36.96
59	649.16	610.60	572.04	59	44.19	42.58	39.37
60	686.12	645.95	605.78	60	46.60	44.19	40.97
61	727.90	684.51	641.13	61	49.81	47.40	44.19
62	769.68	724.68	679.69	62	52.22	49.81	46.60
63	814.67	766.46	718.26	63	55.44	53.03	49.01
64	862.87	811.45	760.04	64	58.65	55.44	52.22
65	912.69	858.05	803.42	65	61.86	58.65	54.63
66	991.42	931.97	872.51	66	67.49	63.47	59.45
67	1,074.98	1,010.70	946.43	67	73.11	69.09	64.27
68	1,166.57	1,097.47	1,028.38	68	78.74	74.72	69.90
69	1,266.19	1,190.67	1,115.15	69	85.97	80.34	75.52
70	1,372.24	1,291.90	1,209.95	70	92.39	86.77	81.15
71	1,507.22	1,418.84	1,328.86	71	102.03	95.61	89.18
72	1,655.05	1,557.03	1,457.40	72	111.68	105.25	98.02
73	1,817.34	1,708.07	1,598.81	73	122.12	114.89	107.66
74	1,994.09	1,875.18	1,754.67	74	134.17	126.14	118.10

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,188.52	2,056.76	1,923.39	75	146.22	138.19	129.35
76	2,463.29	2,315.46	2,166.02	76	164.70	155.86	145.42
77	2,770.19	2,604.69	2,437.58	77	185.59	175.15	163.90
78	3,117.27	2,930.88	2,742.88	78	208.89	196.84	183.98
79	3,506.12	3,297.24	3,086.74	79	234.60	220.94	207.28
80		3,708.59	3,473.99	80		248.26	232.19
81		4,172.96	3,909.44	81		279.59	261.91
82		4,695.19	4,397.92	82		314.14	294.05
83		5,281.68	4,947.46	83		353.50	331.01
84		5,940.49	5,566.09	84		397.69	372.79

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 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	345.47	322.97	300.48	18-44	23.30	22.50	20.89
45-49	408.14	382.43	358.33	45-49	28.12	27.32	24.91
50-54	478.84	451.52	424.21	50-54	32.94	31.33	28.92
55	637.92	599.35	560.79	55	42.58	40.17	37.76
56	674.87	634.70	594.53	56	45.79	43.38	40.17
57	713.44	671.66	629.88	57	48.21	45.79	42.58
58	753.61	711.83	666.84	58	51.42	48.21	44.99
59	796.99	752.00	707.01	59	53.83	51.42	47.40
60	841.98	795.39	747.18	60	57.04	53.83	49.81
61	891.80	841.98	790.57	61	61.06	57.04	53.03
62	944.82	891.80	837.16	62	64.27	61.06	56.24
63	999.45	943.22	883.76	63	68.29	64.27	59.45
64	1,058.91	997.85	935.18	64	71.50	68.29	63.47
65	1,119.97	1,054.09	988.21	65	75.52	71.50	66.68
66	1,217.98	1,145.68	1,074.98	66	82.75	77.93	73.11
67	1,322.43	1,245.30	1,168.17	67	89.18	84.36	78.74
68	1,436.51	1,352.96	1,269.40	68	97.21	91.59	85.97
69	1,561.85	1,470.26	1,380.28	69	105.25	99.62	93.20
70	1,695.22	1,597.20	1,499.18	70	114.09	107.66	100.43
71	1,865.54	1,757.88	1,648.62	71	125.33	118.91	110.87
72	2,051.93	1,933.03	1,812.52	72	138.19	130.15	122.12
73	2,257.61	2,125.85	1,992.48	73	151.85	143.01	134.17
74	2,484.17	2,336.35	2,188.52	74	166.31	156.67	147.03
75	2,731.63	2,569.34	2,405.44	75	182.38	171.93	161.49
76	3,073.88	2,892.31	2,707.53	76	205.68	193.62	181.57
77	3,457.92	3,253.85	3,048.18	77	231.38	217.73	204.87
78	3,890.16	3,660.38	3,430.60	78	260.31	245.04	229.78
79	4,375.43	4,118.33	3,859.63	79	292.44	275.57	258.70

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	445.09	419.39	392.07	18-44	29.73	28.12	26.51
45-49	528.65	498.12	465.98	45-49	36.15	33.74	32.14
50-54	626.67	589.71	552.75	50-54	42.58	40.17	37.76
55	835.56	782.53	729.51	55	56.24	53.03	49.81
56	885.37	829.13	772.89	56	60.26	56.24	53.03
57	936.79	877.33	817.88	57	63.47	59.45	55.44
58	991.42	928.75	866.09	58	67.49	62.67	58.65
59	1,049.27	983.39	915.90	59	70.70	66.68	61.86
60	1,110.33	1,039.63	968.92	60	74.72	69.90	65.08
61	1,177.81	1,100.69	1,025.16	61	79.54	73.91	69.09
62	1,246.91	1,164.96	1,083.01	62	84.36	78.74	73.11
63	1,320.82	1,232.45	1,145.68	63	88.38	82.75	77.13
64	1,399.56	1,304.75	1,209.95	64	94.00	87.57	81.95
65	1,481.51	1,380.28	1,279.04	65	98.82	92.39	85.97
66	1,613.27	1,505.61	1,397.95	66	107.66	101.23	94.00
67	1,754.67	1,640.58	1,524.89	67	117.30	110.07	102.84
68	1,908.93	1,786.81	1,666.29	68	127.74	119.71	111.68
69	2,076.04	1,947.49	1,818.94	69	138.99	130.96	122.12
70	2,257.61	2,121.03	1,984.45	70	151.04	142.21	132.56
71	2,474.53	2,321.88	2,167.63	71	165.50	155.86	145.42
72	2,712.35	2,540.41	2,368.48	72	181.57	170.33	158.27
73	2,971.05	2,779.83	2,587.01	73	198.44	186.39	172.74
74	3,255.46	3,040.14	2,824.82	74	217.73	203.27	188.80
75	3,567.18	3,326.16	3,085.13	75	237.81	221.74	205.68
76	3,956.04	3,703.77	3,451.49	76	264.33	247.45	230.58
77	4,386.67	4,123.15	3,859.63	77	292.44	275.57	257.90
78	4,862.30	4,590.74	4,317.58	78	324.58	306.10	288.43
79	5,392.56	5,109.75	4,828.55	79	359.93	340.65	322.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	588.10	557.57	527.04	18-44	39.37	37.76	36.15
45-49	705.40	671.66	636.31	45-49	47.40	45.79	43.38
50-54	845.20	806.63	768.07	50-54	57.04	54.63	51.42
55	1,113.54	1,057.30	999.45	55	75.52	71.50	67.49
56	1,179.42	1,118.36	1,055.69	56	80.34	75.52	71.50
57	1,248.51	1,182.63	1,115.15	57	84.36	79.54	75.52
58	1,322.43	1,251.73	1,177.81	58	89.18	84.36	79.54
59	1,399.56	1,322.43	1,243.69	59	94.00	89.18	83.56
60	1,481.51	1,397.95	1,312.79	60	98.82	93.20	87.57
61	1,566.67	1,476.69	1,385.10	61	105.25	98.82	93.20
62	1,655.05	1,558.63	1,460.62	62	110.87	104.44	98.02
63	1,749.85	1,645.40	1,540.96	63	117.30	110.07	103.64
64	1,849.47	1,736.99	1,624.52	64	124.53	116.50	109.27
65	1,953.92	1,833.40	1,712.89	65	130.96	122.92	114.89
66	2,100.14	1,981.23	1,863.93	66	140.60	133.37	125.33
67	2,256.00	2,140.31	2,026.23	67	151.04	143.81	135.78
68	2,423.11	2,313.85	2,202.98	68	162.29	155.06	147.83
69	2,603.08	2,498.64	2,394.19	69	174.34	167.11	159.88
70	2,795.90	2,699.49	2,603.08	70	186.39	179.97	173.54
71	3,067.46	2,954.98	2,844.11	71	204.87	197.64	189.61
72	3,363.12	3,234.57	3,107.63	72	224.96	216.12	207.28
73	3,687.70	3,541.48	3,393.65	73	245.85	236.21	226.56
74	4,044.42	3,875.70	3,706.98	74	269.95	258.70	247.45
75	4,434.88	4,242.06	4,049.24	75	295.66	282.80	269.95
76	4,931.39	4,704.83	4,476.66	76	329.40	314.14	298.87
77	5,484.14	5,215.80	4,947.46	77	366.36	348.68	330.21
78	6,096.35	5,783.02	5,466.47	78	407.33	386.45	365.56
79	6,779.26	6,411.29	6,041.72	79	452.33	428.22	403.32

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 Nursing Facility Only Product

November 2015

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFQ
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3-6

This policy form is a tax-qualified individual policy form providing facility only long term care coverage. The form was issued in Virginia from January 1997 through February 1999.

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.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative 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 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 Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care 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. 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 Nursing Facility Only 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 0.6% 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 1.6% 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, 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, and 100 days are available for issue ages 18 to 79. Only the 60 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	51.7%
Semi-Annual	0.51*AP	16.8%
Quarterly	0.26*AP	9.0%
Monthly	0.09*AP	22.5%

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 May 4, 2011 and implemented on each contract's next billing anniversary beginning August 5, 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 50.0%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 15.6% was the maximum percentage increase that was allowable at this time. The company has revised its request to 15.6% 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 15.6% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 15.6% 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: $1,706
After increase: $1,972

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	2.3%
48 - 52	3.0%
53 - 57	7.1%
58 - 62	16.9%
63 - 67	28.5%
68 - 72	26.4%
73 +	15.8%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	40.8%
60-day	17.7%
100-day	41.5%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	7.6%
3-Year	31.8%
5-Year	28.4%
Unlimited	32.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	17.1%
Compound	33.5%
CPI	49.4%

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	33	$56,298
Nationwide	929	$1,632,084

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 Nursing Facility Only 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	569,253	0	0	0.0%	968	1,374,517	0	0	0.0%				0.0102		0.9898		5.85%	2.4146
	1998	1,814,209	6,979	26,672	1.5%	1,674	4,138,403	15,919	60,842	1.5%				0.0440		0.9560		5.85%	2.2811
	1999	2,201,650	32,515	16,361	0.7%	1,652	4,744,539	70,069	35,257	0.7%				0.0412		0.9588		5.85%	2.1550
	2000	2,131,685	56,681	275,665	12.9%	1,580	4,339,795	115,394	561,213	12.9%				0.0436		0.9564		5.85%	2.0359
	2001	2,067,302	131,063	432,683	20.9%	1,517	3,976,036	252,074	832,177	20.9%				0.0399		0.9601		5.85%	1.9233
	2002	2,023,280	226,220	526,483	26.0%	1,475	3,676,230	411,033	956,602	26.0%				0.0277		0.9723		5.85%	1.8170
	2003	1,976,906	472,541	706,685	35.7%	1,438	3,393,384	811,123	1,213,034	35.7%				0.0251		0.9749		5.85%	1.7165
	2004	1,931,398	616,425	1,935,516	100.2%	1,387	3,131,982	999,603	3,138,659	100.2%				0.0355		0.9645		5.85%	1.6216
	2005	1,867,359	798,482	1,683,877	90.2%	1,322	2,860,720	1,223,243	2,579,634	90.2%				0.0469		0.9531		5.85%	1.5320
	2006	1,817,205	676,228	1,611,820	88.7%	1,283	2,629,977	978,680	2,332,730	88.7%				0.0295		0.9705		5.85%	1.4473
	2007	1,778,361	535,805	2,631,045	147.9%	1,237	2,431,467	732,580	3,597,299	147.9%				0.0359		0.9641		5.85%	1.3673
	2008	1,720,273	2,792,274	3,669,661	213.3%	1,170	2,222,010	3,606,672	4,739,959	213.3%				0.0542		0.9458		5.85%	1.2917
	2009	1,653,318	3,663,197	2,746,761	166.1%	1,122	2,017,462	4,470,017	3,351,736	166.1%				0.0410		0.9590		5.85%	1.2203
	2010	1,856,385	3,641,555	3,169,051	170.7%	1,059	2,140,017	4,197,939	3,653,242	170.7%				0.0561		0.9439		5.85%	1.1528
	2011	1,938,581	3,103,159	2,019,686	104.2%	978	2,111,220	3,379,509	2,199,547	104.2%				0.0765		0.9235		5.85%	1.0891
	2012	1,776,738	3,163,351	3,331,352	187.5%	929	1,827,988	3,254,597	3,427,444	187.5%				0.0501		0.9499		5.85%	1.0288
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,637,339	3,081,645	3,460,254	211.3%	1.0000	1.1271	1.0000	0.0638	0.0000	0.9362	0.9465	5.50%	0.9736
	2014	1,547,461	3,957,650	3,622,612	234.1%	810	1,428,705	3,653,930	3,344,604	234.1%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	5.47%	0.9233
	2015	1,413,328	4,172,724	3,627,705	256.7%	749	1,238,342	3,656,093	3,178,553	256.7%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	5.43%	0.8762
	2016	1,280,969	4,080,502	3,585,257	279.9%	689	1,065,903	3,395,414	2,983,317	279.9%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	5.39%	0.8321
	2017	1,151,434	3,922,697	3,477,797	302.0%	628	910,398	3,101,536	2,749,770	302.0%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	5.36%	0.7907
	2018	1,026,460	3,748,749	3,320,828	323.5%	570	771,199	2,816,507	2,495,002	323.5%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	5.34%	0.7513
	2019	908,806	3,587,410	3,147,220	346.3%	514	648,603	2,560,290	2,246,132	346.3%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	5.33%	0.7137
	2020	799,655	3,416,665	2,970,747	371.5%	461	541,879	2,315,272	2,013,100	371.5%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	5.33%	0.6776
	2021	699,212	3,238,403	2,788,285	398.8%	412	449,693	2,082,755	1,793,265	398.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	5.33%	0.6431
	2022	607,519	3,054,888	2,603,017	428.5%	365	370,650	1,863,800	1,588,112	428.5%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	5.34%	0.6101
	2023	524,481	2,868,626	2,417,373	460.9%	323	303,580	1,660,418	1,399,224	460.9%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	5.35%	0.5788
	2024	449,889	2,681,200	2,231,858	496.1%	283	247,130	1,472,819	1,225,989	496.1%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	5.35%	0.5493
	2025	383,431	2,493,077	2,045,092	533.4%	248	199,882	1,299,638	1,066,104	533.4%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	5.35%	0.5213
	2026	324,710	2,304,754	1,862,006	573.4%	215	160,659	1,140,337	921,276	573.4%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	5.35%	0.4948
	2027	273,258	2,118,459	1,685,110	616.7%	186	128,367	995,175	791,603	616.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	5.35%	0.4698
	2028	228,549	1,936,847	1,520,083	665.1%	160	101,981	864,240	678,276	665.1%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	5.34%	0.4462
	2029	190,020	1,762,469	1,364,227	717.9%	137	80,578	747,373	578,499	717.9%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	5.34%	0.4240
	2030	157,083	1,597,152	1,222,613	778.3%	117	63,332	643,932	492,927	778.3%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	5.33%	0.4032
	2031	129,146	1,442,411	1,093,121	846.4%	99	49,530	553,192	419,233	846.4%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	5.32%	0.3835
	2032	105,626	1,298,526	974,151	922.3%	84	38,557	474,010	355,601	922.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	5.30%	0.3650
	2033	85,967	1,165,160	863,589	1004.6%	71	29,884	405,041	300,207	1004.6%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	5.29%	0.3476
	2034	69,645	1,041,738	762,222	1094.4%	59	23,065	345,001	252,432	1094.4%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	5.27%	0.3312
	2035	56,182	928,204	670,367	1193.2%	50	17,734	292,983	211,598	1193.2%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	5.26%	0.3156
	2036	45,145	824,631	589,377	1305.5%	41	13,595	248,331	177,486	1305.5%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	5.24%	0.3011
	2037	36,148	730,903	516,287	1428.3%	34	10,402	210,326	148,568	1428.3%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	5.22%	0.2878
	2038	28,854	646,512	452,159	1567.1%	28	7,946	178,035	124,515	1567.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	5.19%	0.2754
	2039	22,972	570,898	395,135	1720.1%	24	6,059	150,581	104,222	1720.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	5.16%	0.2638
	2040	18,249	503,136	344,508	1887.8%	19	4,613	127,176	87,080	1887.8%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	5.13%	0.2528
	2041	14,472	442,482	299,648	2070.5%	16	3,507	107,222	72,611	2070.5%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	5.10%	0.2423
	2042	11,461	388,296	260,070	2269.2%	13	2,663	90,224	60,430	2269.2%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	5.07%	0.2324
	2043	9,066	340,160	226,377	2497.0%	11	2,020	75,796	50,443	2497.0%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	5.05%	0.2228
	2044	7,163	297,729	197,367	2755.3%	9	1,530	63,610	42,168	2755.3%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	5.02%	0.2137
	2045	5,653	260,848	173,690	3072.7%	7	1,158	53,425	35,574	3072.7%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	5.00%	0.2048
	2046	4,453	229,215	153,067	3437.2%	6	874	44,995	30,047	3437.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	4.98%	0.1963
	2047	3,501	201,908	133,976	3827.1%	5	658	37,979	25,201	3827.1%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	4.96%	0.1881
	2048	2,744	177,753	115,662	4214.9%	4	495	32,036	20,845	4214.9%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	4.95%	0.1802
	2049	2,143	155,854	98,545	4598.4%	3	370	26,915	17,018	4598.4%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	4.93%	0.1727
	2050	1,666	135,832	83,180	4993.3%	2	276	22,477	13,764	4993.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	4.91%	0.1655
	2051	1,288	117,539	69,635	5408.3%	2	204	18,636	11,041	5408.3%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	4.90%	0.1586
	2052	988	100,859	57,010	5767.8%	1	150	15,326	8,663	5767.8%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	4.89%	0.1520
	Past	29,123,906	19,916,477	24,783,318	85.1%	20,791	47,015,747	24,518,454	32,679,375	69.5%									
	Future	14,310,556	66,108,118	55,575,106	388.4%	8,324	10,563,509	40,924,494	35,574,752	336.8%									
	Lifetime	43,434,462	86,024,595	80,358,424	185.0%	29,115	57,579,256	65,442,948	68,254,127	118.5%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 15.6% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	968	1,374,517	0	0	0.0%				0.0102		0.9898		5.85%	2.4146
	1998	1,814,209	6,979	26,672	1.5%	1,674	4,138,403	15,919	60,842	1.5%				0.0440		0.9560		5.85%	2.2811
	1999	2,201,650	32,515	16,361	0.7%	1,652	4,744,539	70,069	35,257	0.7%				0.0412		0.9588		5.85%	2.1550
	2000	2,131,685	56,681	275,665	12.9%	1,580	4,339,795	115,394	561,213	12.9%				0.0436		0.9564		5.85%	2.0359
	2001	2,067,302	131,063	432,683	20.9%	1,517	3,976,036	252,074	832,177	20.9%				0.0399		0.9601		5.85%	1.9233
	2002	2,023,280	226,220	526,483	26.0%	1,475	3,676,230	411,033	956,602	26.0%				0.0277		0.9723		5.85%	1.8170
	2003	1,976,906	472,541	706,685	35.7%	1,438	3,393,384	811,123	1,213,034	35.7%				0.0251		0.9749		5.85%	1.7165
	2004	1,931,398	616,425	1,935,516	100.2%	1,387	3,131,982	999,603	3,138,659	100.2%				0.0355		0.9645		5.85%	1.6216
	2005	1,867,359	798,482	1,683,877	90.2%	1,322	2,860,720	1,223,243	2,579,634	90.2%				0.0469		0.9531		5.85%	1.5320
	2006	1,817,205	676,228	1,611,820	88.7%	1,283	2,629,977	978,680	2,332,730	88.7%				0.0295		0.9705		5.85%	1.4473
	2007	1,778,361	535,805	2,631,045	147.9%	1,237	2,431,467	732,580	3,597,299	147.9%				0.0359		0.9641		5.85%	1.3673
	2008	1,720,273	2,792,274	3,669,661	213.3%	1,170	2,222,010	3,606,672	4,739,959	213.3%				0.0542		0.9458		5.85%	1.2917
	2009	1,653,318	3,663,197	2,746,761	166.1%	1,122	2,017,462	4,470,017	3,351,736	166.1%				0.0410		0.9590		5.85%	1.2203
	2010	1,856,385	3,641,555	3,169,051	170.7%	1,059	2,140,017	4,197,939	3,653,242	170.7%				0.0561		0.9439		5.85%	1.1528
	2011	1,938,581	3,103,159	2,019,686	104.2%	978	2,111,220	3,379,509	2,199,547	104.2%				0.0765		0.9235		5.85%	1.0891
	2012	1,776,738	3,163,351	3,331,352	187.5%	929	1,827,988	3,254,597	3,427,444	187.5%				0.0501		0.9499		5.85%	1.0288
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,637,339	3,081,645	3,460,254	211.3%	1.0000	1.1271	1.0000	0.0638	0.0000	0.9362	0.9465	5.50%	0.9736
	2014	1,647,365	3,950,162	3,586,431	217.7%	801	1,520,942	3,647,016	3,311,199	217.7%	1.0821	1.1074	1.0034	0.0693	0.0100	0.9214	0.9082	5.47%	0.9233
	2015	1,592,237	4,144,995	3,558,174	223.5%	741	1,395,099	3,631,797	3,117,631	223.5%	1.0683	1.0931	1.0064	0.0748	0.0000	0.9252	0.9018	5.43%	0.8762
	2016	1,443,123	4,032,071	3,516,539	243.7%	682	1,200,832	3,355,113	2,926,136	243.7%	1.0000	1.0834	1.0064	0.0807	0.0000	0.9193	0.9063	5.39%	0.8321
	2017	1,297,190	3,862,489	3,411,140	263.0%	622	1,025,642	3,053,932	2,697,066	263.0%	1.0000	1.0722	1.0064	0.0875	0.0000	0.9125	0.8989	5.36%	0.7907
	2018	1,156,396	3,684,186	3,257,179	281.7%	564	868,823	2,768,000	2,447,181	281.7%	1.0000	1.0643	1.0064	0.0934	0.0000	0.9066	0.8915	5.34%	0.7513
	2019	1,023,848	3,522,555	3,086,899	301.5%	509	730,708	2,514,004	2,203,081	301.5%	1.0000	1.0636	1.0064	0.0980	0.0000	0.9020	0.8854	5.33%	0.7137
	2020	900,881	3,353,471	2,913,808	323.4%	456	610,474	2,272,449	1,974,516	323.4%	1.0000	1.0659	1.0064	0.1027	0.0000	0.8973	0.8799	5.33%	0.6776
	2021	787,723	3,177,840	2,734,843	347.2%	407	506,618	2,043,805	1,758,894	347.2%	1.0000	1.0665	1.0064	0.1074	0.0000	0.8926	0.8744	5.33%	0.6431
	2022	684,422	2,997,338	2,553,126	373.0%	362	417,569	1,828,689	1,557,673	373.0%	1.0000	1.0676	1.0064	0.1121	0.0000	0.8879	0.8689	5.34%	0.6101
	2023	590,874	2,814,319	2,371,040	401.3%	319	342,009	1,628,984	1,372,405	401.3%	1.0000	1.0688	1.0064	0.1168	0.0000	0.8832	0.8633	5.35%	0.5788
	2024	506,839	2,630,269	2,189,081	431.9%	281	278,414	1,444,842	1,202,491	431.9%	1.0000	1.0694	1.0064	0.1216	0.0000	0.8784	0.8578	5.35%	0.5493
	2025	431,969	2,445,613	2,005,894	464.4%	245	225,185	1,274,895	1,045,670	464.4%	1.0000	1.0683	1.0064	0.1262	0.0000	0.8738	0.8523	5.35%	0.5213
	2026	365,814	2,260,807	1,826,318	499.2%	213	180,996	1,118,593	903,618	499.2%	1.0000	1.0682	1.0064	0.1308	0.0000	0.8692	0.8469	5.35%	0.4948
	2027	307,849	2,078,019	1,652,812	536.9%	184	144,616	976,178	776,431	536.9%	1.0000	1.0685	1.0064	0.1352	0.0000	0.8648	0.8415	5.35%	0.4698
	2028	257,480	1,899,840	1,490,948	579.1%	159	114,890	847,727	665,276	579.1%	1.0000	1.0716	1.0064	0.1395	0.0000	0.8605	0.8364	5.34%	0.4462
	2029	214,074	1,728,769	1,338,079	625.1%	136	90,778	733,083	567,411	625.1%	1.0000	1.0725	1.0064	0.1437	0.0000	0.8563	0.8314	5.34%	0.4240
	2030	176,968	1,566,596	1,199,180	677.6%	116	71,349	631,612	483,479	677.6%	1.0000	1.0772	1.0064	0.1476	0.0000	0.8524	0.8267	5.33%	0.4032
	2031	145,494	1,414,803	1,072,170	736.9%	98	55,800	542,604	411,198	736.9%	1.0000	1.0805	1.0064	0.1513	0.0000	0.8487	0.8221	5.32%	0.3835
	2032	118,997	1,273,663	955,480	802.9%	83	43,438	464,934	348,785	802.9%	1.0000	1.0826	1.0064	0.1548	0.0000	0.8452	0.8179	5.30%	0.3650
	2033	96,849	1,142,845	847,037	874.6%	70	33,667	397,283	294,453	874.6%	1.0000	1.0823	1.0064	0.1581	0.0000	0.8419	0.8139	5.29%	0.3476
	2034	78,462	1,021,782	747,613	952.8%	59	25,985	338,392	247,593	952.8%	1.0000	1.0825	1.0064	0.1611	0.0000	0.8389	0.8101	5.27%	0.3312
	2035	63,294	910,420	657,518	1038.8%	49	19,979	287,370	207,543	1038.8%	1.0000	1.0833	1.0064	0.1639	0.0000	0.8361	0.8067	5.26%	0.3156
	2036	50,859	808,830	578,081	1136.6%	41	15,316	243,573	174,085	1136.6%	1.0000	1.0871	1.0064	0.1665	0.0000	0.8335	0.8035	5.24%	0.3011
	2037	40,723	716,896	506,392	1243.5%	34	11,719	206,296	145,721	1243.5%	1.0000	1.0870	1.0064	0.1689	0.0000	0.8311	0.8007	5.22%	0.2878
	2038	32,507	634,122	443,493	1364.3%	28	8,952	174,623	122,128	1364.3%	1.0000	1.0901	1.0064	0.1712	0.0000	0.8288	0.7982	5.19%	0.2754
	2039	25,879	559,956	387,561	1497.6%	23	6,826	147,695	102,224	1497.6%	1.0000	1.0906	1.0064	0.1733	0.0000	0.8267	0.7961	5.16%	0.2638
	2040	20,559	493,493	337,905	1643.6%	19	5,197	124,739	85,411	1643.6%	1.0000	1.0905	1.0064	0.1754	0.0000	0.8246	0.7944	5.13%	0.2528
	2041	16,304	434,001	293,905	1802.7%	16	3,951	105,167	71,219	1802.7%	1.0000	1.0898	1.0064	0.1774	0.0000	0.8226	0.7930	5.10%	0.2423
	2042	12,912	380,854	255,085	1975.6%	13	3,000	88,495	59,271	1975.6%	1.0000	1.0889	1.0064	0.1794	0.0000	0.8206	0.7919	5.07%	0.2324
	2043	10,213	333,640	222,038	2174.0%	11	2,276	74,344	49,476	2174.0%	1.0000	1.0934	1.0064	0.1817	0.0000	0.8183	0.7910	5.05%	0.2228
	2044	8,070	292,023	193,584	2398.8%	9	1,724	62,391	41,359	2398.8%	1.0000	1.0964	1.0064	0.1842	0.0000	0.8158	0.7901	5.02%	0.2137
	2045	6,368	255,849	170,361	2675.2%	7	1,304	52,401	34,892	2675.2%	1.0000	1.1081	1.0064	0.1871	0.0000	0.8129	0.7891	5.00%	0.2048
	2046	5,017	224,822	150,133	2992.5%	6	985	44,132	29,471	2992.5%	1.0000	1.1115	1.0064	0.1904	0.0000	0.8096	0.7878	4.98%	0.1963
	2047	3,944	198,038	131,408	3331.9%	5	742	37,251	24,718	3331.9%	1.0000	1.1063	1.0064	0.1942	0.0000	0.8058	0.7861	4.96%	0.1881
	2048	3,091	174,346	113,445	3669.6%	4	557	31,422	20,446	3669.6%	1.0000	1.0943	1.0064	0.1987	0.0000	0.8013	0.7839	4.95%	0.1802
	2049	2,414	152,867	96,656	4003.4%	3	417	26,399	16,692	4003.4%	1.0000	1.0840	1.0064	0.2038	0.0000	0.7962	0.7810	4.93%	0.1727
	2050	1,877	133,228	81,586	4347.2%	2	311	22,046	13,501	4347.2%	1.0000	1.0789	1.0064	0.2095	0.0000	0.7905	0.7773	4.91%	0.1655
	2051	1,451	115,286	68,300	4708.6%	2	230	18,279	10,829	4708.6%	1.0000	1.0762	1.0064	0.2160	0.0000	0.7840	0.7729	4.90%	0.1586
	2052	1,114	98,926	55,917	5021.6%	1	169	15,032	8,497	5021.6%	1.0000	1.0596	1.0064	0.2231	0.0000	0.7769	0.7677	4.89%	0.1520
	Past	29,123,906	19,916,477	24,783,318	85.1%	20,791	47,015,747	24,518,454	32,679,375	69.5%									
	Future	19,017,245	63,310,844	52,939,245	278.4%	8,175	11,604,825	40,357,233	34,989,925	301.5%									
	Lifetime	48,141,151	83,227,320	77,722,564	161.4%	28,966	58,620,573	64,875,687	67,669,299	115.4%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	111,320	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	96,958	0	0	0.0%	57	221,171	0	0	0.0%				0.0339		0.9661		5.85%	2.2811
	1999	106,061	0	0	0.0%	57	228,561	0	0	0.0%				0.0500		0.9500		5.85%	2.1550
	2000	97,197	0	0	0.0%	56	197,879	0	0	0.0%				0.0175		0.9825		5.85%	2.0359
	2001	95,681	17,592	167,543	175.1%	54	184,022	33,834	322,234	175.1%				0.0357		0.9643		5.85%	1.9233
	2002	89,726	90,218	62,562	69.7%	52	163,029	163,924	113,674	69.7%				0.0370		0.9630		5.85%	1.8170
	2003	82,941	89,996	212,822	256.6%	49	142,370	154,480	365,312	256.6%				0.0577		0.9423		5.85%	1.7165
	2004	78,485	71,673	257,268	327.8%	46	127,272	116,226	417,190	327.8%				0.0612		0.9388		5.85%	1.6216
	2005	75,198	43,438	3,345	4.4%	45	115,200	66,546	5,125	4.4%				0.0217		0.9783		5.85%	1.5320
	2006	71,789	15,042	0	0.0%	42	103,898	21,769	0	0.0%				0.0667		0.9333		5.85%	1.4473
	2007	69,801	0	0	0.0%	41	95,436	0	0	0.0%				0.0238		0.9762		5.85%	1.3673
	2008	69,852	275,091	0	0.0%	41	90,225	355,324	0	0.0%				0.0000		1.0000		5.85%	1.2917
	2009	67,410	268,469	0	0.0%	39	82,257	327,599	0	0.0%				0.0488		0.9512		5.85%	1.2203
	2010	59,564	0	1,143	1.9%	36	68,665	0	1,318	1.9%				0.0769		0.9231		5.85%	1.1528
	2011	57,535	0	4,829	8.4%	34	62,659	0	5,259	8.4%				0.0556		0.9444		5.85%	1.0891
	2012	56,000	30,945	171,566	306.4%	33	57,615	31,837	176,514	306.4%				0.0294		0.9706		5.85%	1.0288
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	53,196	64,452	109,708	206.2%	1.0000	0.6731	1.0000	0.0483	0.0000	0.9517	0.9757	5.50%	0.9736
	2014	51,443	98,878	118,239	229.8%	30	47,495	91,290	109,165	229.8%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	5.47%	0.9233
	2015	48,193	117,884	124,775	258.9%	28	42,226	103,288	109,327	258.9%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	5.43%	0.8762
	2016	44,920	126,932	129,199	287.6%	26	37,378	105,621	107,508	287.6%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	5.39%	0.8321
	2017	41,613	131,340	133,143	320.0%	25	32,902	103,846	105,272	320.0%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	5.36%	0.7907
	2018	38,329	135,263	136,698	356.6%	23	28,798	101,626	102,704	356.6%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	5.34%	0.7513
	2019	35,132	138,449	140,254	399.2%	21	25,073	98,809	100,097	399.2%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	5.33%	0.7137
	2020	32,065	142,189	144,678	451.2%	20	21,729	96,353	98,040	451.2%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	5.33%	0.6776
	2021	29,139	146,160	147,821	507.3%	18	18,741	94,002	95,070	507.3%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	5.33%	0.6431
	2022	26,363	149,716	149,406	566.7%	17	16,084	91,342	91,153	566.7%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	5.34%	0.6101
	2023	23,741	152,162	149,039	627.8%	15	13,742	88,075	86,266	627.8%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	5.35%	0.5788
	2024	21,278	153,223	147,669	694.0%	14	11,688	84,167	81,117	694.0%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	5.35%	0.5493
	2025	18,976	153,042	145,522	766.9%	12	9,892	79,781	75,860	766.9%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	5.35%	0.5213
	2026	16,834	151,771	142,446	846.2%	11	8,329	75,092	70,479	846.2%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	5.35%	0.4948
	2027	14,854	149,586	138,312	931.1%	10	6,978	70,270	64,974	931.1%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	5.35%	0.4698
	2028	13,035	146,723	133,838	1026.8%	9	5,816	65,469	59,720	1026.8%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	5.34%	0.4462
	2029	11,375	143,149	128,050	1125.7%	8	4,823	60,702	54,299	1125.7%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	5.34%	0.4240
	2030	9,870	138,823	122,202	1238.2%	7	3,979	55,970	49,269	1238.2%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	5.33%	0.4032
	2031	8,515	133,599	114,868	1349.0%	6	3,266	51,238	44,054	1349.0%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	5.32%	0.3835
	2032	7,305	127,344	106,904	1463.5%	5	2,667	46,485	39,024	1463.5%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	5.30%	0.3650
	2033	6,232	120,074	97,890	1570.8%	5	2,166	41,741	34,029	1570.8%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	5.29%	0.3476
	2034	5,288	111,930	88,793	1679.0%	4	1,751	37,069	29,406	1679.0%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	5.27%	0.3312
	2035	4,465	103,259	79,623	1783.2%	4	1,409	32,593	25,133	1783.2%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	5.26%	0.3156
	2036	3,753	94,264	70,338	1874.3%	3	1,130	28,387	21,182	1874.3%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	5.24%	0.3011
	2037	3,141	85,192	61,712	1964.7%	3	904	24,515	17,758	1964.7%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	5.22%	0.2878
	2038	2,620	76,508	54,751	2090.1%	2	721	21,069	15,077	2090.1%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	5.19%	0.2754
	2039	2,178	68,590	49,039	2251.7%	2	574	18,091	12,935	2251.7%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	5.16%	0.2638
	2040	1,806	61,568	44,194	2447.3%	2	456	15,562	11,171	2447.3%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	5.13%	0.2528
	2041	1,494	55,381	39,642	2653.7%	1	362	13,420	9,606	2653.7%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	5.10%	0.2423
	2042	1,233	49,933	35,906	2912.3%	1	286	11,602	8,343	2912.3%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	5.07%	0.2324
	2043	1,015	45,187	32,712	3222.1%	1	226	10,069	7,289	3222.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	5.05%	0.2228
	2044	834	40,979	29,511	3538.7%	1	178	8,755	6,305	3538.7%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	5.02%	0.2137
	2045	683	37,267	26,984	3949.7%	1	140	7,633	5,527	3949.7%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	5.00%	0.2048
	2046	558	34,020	24,593	4406.6%	1	110	6,678	4,828	4406.6%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	4.98%	0.1963
	2047	455	31,131	22,314	4909.3%	1	85	5,856	4,197	4909.3%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	4.96%	0.1881
	2048	369	28,453	19,768	5357.4%	1	67	5,128	3,563	5357.4%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	4.95%	0.1802
	2049	298	25,852	17,249	5778.8%	1	52	4,464	2,979	5778.8%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	4.93%	0.1727
	2050	240	23,304	14,897	6195.1%	1	40	3,856	2,465	6195.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	4.91%	0.1655
	2051	193	20,813	12,653	6564.7%	1	31	3,300	2,006	6564.7%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	4.90%	0.1586
	2052	154	18,391	10,595	6901.2%	1	23	2,795	1,610	6901.2%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	4.89%	0.1520
	Past	1,220,301	902,463	881,079	72.2%	722	2,051,579	1,271,538	1,406,626	68.6%									
	Future	584,629	3,834,528	3,498,909	598.5%	373	405,516	1,930,462	1,878,513	463.2%									
	Lifetime	1,804,930	4,736,991	4,379,987	242.7%	1,095	2,457,095	3,202,001	3,285,139	133.7%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 15.6% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	111,320	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	96,958	0	0	0.0%	57	221,171	0	0	0.0%				0.0339		0.9661		5.85%	2.2811
	1999	106,061	0	0	0.0%	57	228,561	0	0	0.0%				0.0500		0.9500		5.85%	2.1550
	2000	97,197	0	0	0.0%	56	197,879	0	0	0.0%				0.0175		0.9825		5.85%	2.0359
	2001	95,681	17,592	167,543	175.1%	54	184,022	33,834	322,234	175.1%				0.0357		0.9643		5.85%	1.9233
	2002	89,726	90,218	62,562	69.7%	52	163,029	163,924	113,674	69.7%				0.0370		0.9630		5.85%	1.8170
	2003	82,941	89,996	212,822	256.6%	49	142,370	154,480	365,312	256.6%				0.0577		0.9423		5.85%	1.7165
	2004	78,485	71,673	257,268	327.8%	46	127,272	116,226	417,190	327.8%				0.0612		0.9388		5.85%	1.6216
	2005	75,198	43,438	3,345	4.4%	45	115,200	66,546	5,125	4.4%				0.0217		0.9783		5.85%	1.5320
	2006	71,789	15,042	0	0.0%	42	103,898	21,769	0	0.0%				0.0667		0.9333		5.85%	1.4473
	2007	69,801	0	0	0.0%	41	95,436	0	0	0.0%				0.0238		0.9762		5.85%	1.3673
	2008	69,852	275,091	0	0.0%	41	90,225	355,324	0	0.0%				0.0000		1.0000		5.85%	1.2917
	2009	67,410	268,469	0	0.0%	39	82,257	327,599	0	0.0%				0.0488		0.9512		5.85%	1.2203
	2010	59,564	0	1,143	1.9%	36	68,665	0	1,318	1.9%				0.0769		0.9231		5.85%	1.1528
	2011	57,535	0	4,829	8.4%	34	62,659	0	5,259	8.4%				0.0556		0.9444		5.85%	1.0891
	2012	56,000	30,945	171,566	306.4%	33	57,615	31,837	176,514	306.4%				0.0294		0.9706		5.85%	1.0288
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	53,196	64,452	109,708	206.2%	1.0000	0.6731	1.0000	0.0483	0.0000	0.9517	0.9757	5.50%	0.9736
	2014	55,231	98,612	116,975	211.8%	29	50,992	91,044	107,998	211.8%	1.0917	1.1151	1.0036	0.0520	0.0100	0.9385	0.9276	5.47%	0.9233
	2015	54,294	116,945	122,384	225.4%	28	47,572	102,466	107,231	225.4%	1.0589	1.1218	1.0064	0.0559	0.0000	0.9441	0.9267	5.43%	0.8762
	2016	50,606	125,297	126,723	250.4%	26	42,110	104,261	105,447	250.4%	1.0000	1.1038	1.0064	0.0599	0.0000	0.9401	0.9321	5.39%	0.8321
	2017	46,881	129,228	130,591	278.6%	24	37,067	102,176	103,254	278.6%	1.0000	1.1053	1.0064	0.0654	0.0000	0.9346	0.9264	5.36%	0.7907
	2018	43,181	132,874	134,078	310.5%	23	32,443	99,831	100,735	310.5%	1.0000	1.1075	1.0064	0.0697	0.0000	0.9303	0.9211	5.34%	0.7513
	2019	39,580	135,906	137,566	347.6%	21	28,247	96,995	98,179	347.6%	1.0000	1.1122	1.0064	0.0734	0.0000	0.9266	0.9166	5.33%	0.7137
	2020	36,124	139,533	141,905	392.8%	19	24,479	94,553	96,160	392.8%	1.0000	1.1230	1.0064	0.0768	0.0000	0.9232	0.9127	5.33%	0.6776
	2021	32,828	143,404	144,987	441.7%	18	21,113	92,229	93,248	441.7%	1.0000	1.1171	1.0064	0.0804	0.0000	0.9196	0.9088	5.33%	0.6431
	2022	29,700	146,877	146,542	493.4%	16	18,120	89,610	89,406	493.4%	1.0000	1.1100	1.0064	0.0841	0.0000	0.9159	0.9047	5.34%	0.6101
	2023	26,747	149,266	146,182	546.5%	15	15,482	86,398	84,613	546.5%	1.0000	1.1006	1.0064	0.0878	0.0000	0.9122	0.9006	5.35%	0.5788
	2024	23,972	150,300	144,839	604.2%	14	13,168	82,562	79,562	604.2%	1.0000	1.0984	1.0064	0.0917	0.0000	0.9083	0.8963	5.35%	0.5493
	2025	21,378	150,118	142,733	667.7%	12	11,144	78,257	74,406	667.7%	1.0000	1.0980	1.0064	0.0958	0.0000	0.9042	0.8918	5.35%	0.5213
	2026	18,965	148,868	139,716	736.7%	11	9,383	73,657	69,128	736.7%	1.0000	1.0963	1.0064	0.0999	0.0000	0.9001	0.8871	5.35%	0.4948
	2027	16,735	146,723	135,661	810.7%	10	7,861	68,925	63,728	810.7%	1.0000	1.0934	1.0064	0.1041	0.0000	0.8959	0.8824	5.35%	0.4698
	2028	14,685	143,914	131,273	893.9%	9	6,553	64,216	58,575	893.9%	1.0000	1.0956	1.0064	0.1083	0.0000	0.8917	0.8775	5.34%	0.4462
	2029	12,815	140,408	125,595	980.1%	8	5,434	59,540	53,259	980.1%	1.0000	1.0894	1.0064	0.1124	0.0000	0.8876	0.8726	5.34%	0.4240
	2030	11,119	136,164	119,860	1078.0%	7	4,483	54,898	48,324	1078.0%	1.0000	1.0928	1.0064	0.1166	0.0000	0.8834	0.8677	5.33%	0.4032
	2031	9,593	131,040	112,666	1174.5%	6	3,679	50,256	43,210	1174.5%	1.0000	1.0825	1.0064	0.1207	0.0000	0.8793	0.8628	5.32%	0.3835
	2032	8,230	124,904	104,855	1274.1%	5	3,004	45,594	38,276	1274.1%	1.0000	1.0779	1.0064	0.1246	0.0000	0.8754	0.8579	5.30%	0.3650
	2033	7,021	117,773	96,013	1367.5%	5	2,441	40,941	33,377	1367.5%	1.0000	1.0665	1.0064	0.1283	0.0000	0.8717	0.8531	5.29%	0.3476
	2034	5,958	109,785	87,091	1461.8%	4	1,973	36,358	28,843	1461.8%	1.0000	1.0621	1.0064	0.1318	0.0000	0.8682	0.8486	5.27%	0.3312
	2035	5,030	101,280	78,097	1552.5%	3	1,588	31,969	24,651	1552.5%	1.0000	1.0553	1.0064	0.1349	0.0000	0.8651	0.8443	5.26%	0.3156
	2036	4,228	92,457	68,990	1631.8%	3	1,273	27,843	20,776	1631.8%	1.0000	1.0443	1.0064	0.1377	0.0000	0.8623	0.8405	5.24%	0.3011
	2037	3,539	83,559	60,529	1710.5%	3	1,018	24,045	17,418	1710.5%	1.0000	1.0415	1.0064	0.1402	0.0000	0.8598	0.8370	5.22%	0.2878
	2038	2,951	75,041	53,702	1819.7%	2	813	20,665	14,788	1819.7%	1.0000	1.0570	1.0064	0.1424	0.0000	0.8576	0.8340	5.19%	0.2754
	2039	2,454	67,275	48,099	1960.3%	2	647	17,745	12,687	1960.3%	1.0000	1.0704	1.0064	0.1445	0.0000	0.8555	0.8314	5.16%	0.2638
	2040	2,034	60,388	43,347	2130.6%	2	514	15,264	10,957	2130.6%	1.0000	1.0799	1.0064	0.1465	0.0000	0.8535	0.8292	5.13%	0.2528
	2041	1,683	54,320	38,882	2310.4%	1	408	13,163	9,422	2310.4%	1.0000	1.0774	1.0064	0.1487	0.0000	0.8513	0.8272	5.10%	0.2423
	2042	1,389	48,976	35,218	2535.5%	1	323	11,380	8,183	2535.5%	1.0000	1.0904	1.0064	0.1512	0.0000	0.8488	0.8253	5.07%	0.2324
	2043	1,144	44,321	32,085	2805.3%	1	255	9,876	7,149	2805.3%	1.0000	1.0993	1.0064	0.1541	0.0000	0.8459	0.8234	5.05%	0.2228
	2044	939	40,193	28,945	3080.9%	1	201	8,587	6,184	3080.9%	1.0000	1.0912	1.0064	0.1574	0.0000	0.8426	0.8214	5.02%	0.2137
	2045	770	36,553	26,467	3438.7%	1	158	7,486	5,421	3438.7%	1.0000	1.1090	1.0064	0.1613	0.0000	0.8387	0.8192	5.00%	0.2048
	2046	629	33,368	24,122	3836.5%	1	123	6,550	4,735	3836.5%	1.0000	1.1085	1.0064	0.1655	0.0000	0.8345	0.8169	4.98%	0.1963
	2047	512	30,534	21,887	4274.2%	1	96	5,743	4,117	4274.2%	1.0000	1.1070	1.0064	0.1701	0.0000	0.8299	0.8144	4.96%	0.1881
	2048	416	27,907	19,389	4664.2%	1	75	5,030	3,494	4664.2%	1.0000	1.0843	1.0064	0.1751	0.0000	0.8249	0.8118	4.95%	0.1802
	2049	336	25,356	16,919	5031.2%	1	58	4,379	2,922	5031.2%	1.0000	1.0718	1.0064	0.1804	0.0000	0.8196	0.8089	4.93%	0.1727
	2050	271	22,857	14,611	5393.6%	1	45	3,782	2,418	5393.6%	1.0000	1.0652	1.0064	0.1863	0.0000	0.8137	0.8056	4.91%	0.1655
	2051	217	20,414	12,411	5715.4%	1	34	3,237	1,968	5715.4%	1.0000	1.0529	1.0064	0.1929	0.0000	0.8071	0.8016	4.90%	0.1586
	2052	173	18,038	10,392	6008.3%	1	26	2,741	1,579	6008.3%	1.0000	1.0445	1.0064	0.2002	0.0000	0.7998	0.7965	4.89%	0.1520
	Past	1,220,301	902,463	881,079	72.2%	722	2,051,579	1,271,538	1,406,626	68.6%									
	Future	786,240	3,649,797	3,324,152	422.8%	366	447,601	1,898,704	1,845,536	412.3%									
	Lifetime	2,006,541	4,552,260	4,205,231	209.6%	1,088	2,499,180	3,170,242	3,252,161	130.1%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	569,253	0	78,077	13.7%
1998	1,814,209	26,672	781,585	44.6%
1999	2,201,650	16,361	1,636,433	75.1%
2000	2,131,685	275,665	1,702,813	92.8%
2001	2,067,302	432,683	1,610,224	98.8%
2002	2,023,280	526,483	1,635,902	106.9%
2003	1,976,906	706,685	1,599,857	116.7%
2004	1,931,398	1,935,516	1,511,007	178.4%
2005	1,867,359	1,683,877	1,363,482	163.2%
2006	1,817,205	1,611,820	1,467,209	169.4%
2007	1,778,361	2,631,045	1,374,421	225.2%
2008	1,720,273	3,669,661	1,028,457	273.1%
2009	1,653,318	2,746,761	1,159,426	236.3%
2010	1,856,385	3,169,051	809,105	214.3%
2011	1,938,581	2,019,686	292,036	119.2%
2012	1,776,738	3,331,352	831,753	234.3%
Total	29,123,906	24,783,318	18,881,786	149.9%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	46,103	0	11,596	25.2%
1998	96,958	0	59,615	61.5%
1999	106,061	0	77,515	73.1%
2000	97,197	0	81,420	83.8%
2001	95,681	167,543	76,747	255.3%
2002	89,726	62,562	68,259	145.8%
2003	82,941	212,822	50,188	317.1%
2004	78,485	257,268	77,752	426.9%
2005	75,198	3,345	89,058	122.9%
2006	71,789	0	56,600	78.8%
2007	69,801	0	80,410	115.2%
2008	69,852	0	102,719	147.1%
2009	67,410	0	59,019	87.6%
2010	59,564	1,143	1,514	4.5%
2011	57,535	4,829	35,540	70.2%
2012	56,000	171,566	72,059	435.0%
Total	1,220,301	881,079	1,000,010	154.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	133.44	123.71	112.59	18-44	9.04	9.04	8.34
45-49	152.90	143.17	130.66	45-49	11.12	10.43	9.73
50-54	172.36	162.63	151.51	50-54	12.51	11.82	11.12
55	237.69	221.01	202.94	55	15.99	15.29	14.60
56	254.37	236.30	216.84	56	17.38	16.68	15.99
57	272.44	252.98	232.13	57	18.77	17.38	16.68
58	291.90	271.05	247.42	58	20.16	18.77	17.38
59	312.75	289.12	265.49	59	20.85	20.16	18.77
60	333.60	308.58	282.17	60	22.24	20.85	19.46
61	357.23	330.82	301.63	61	24.33	22.94	20.85
62	382.25	353.06	322.48	62	25.72	24.33	22.24
63	408.66	376.69	343.33	63	27.80	25.72	23.63
64	437.85	403.10	366.96	64	29.89	27.80	25.02
65	467.04	429.51	390.59	65	31.28	29.19	26.41
66	511.52	469.82	426.73	66	34.75	31.97	29.19
67	560.17	512.91	465.65	67	38.23	35.45	31.97
68	614.38	560.17	507.35	68	41.70	38.23	34.06
69	672.76	612.99	553.22	69	45.18	41.70	37.53
70	735.31	668.59	601.87	70	49.35	45.18	40.31
71	811.76	735.31	657.47	71	54.91	50.04	44.48
72	896.55	807.59	718.63	72	60.47	54.91	48.65
73	989.68	886.82	783.96	73	66.72	60.47	52.82
74	1,091.15	974.39	856.24	74	73.67	66.03	57.69

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,203.74	1,068.91	934.08	75	81.32	72.28	62.55
76	1,355.25	1,203.74	1,052.23	76	91.74	81.32	70.89
77	1,526.22	1,355.25	1,182.89	77	102.86	91.74	79.23
78	1,718.04	1,524.83	1,331.62	78	116.07	102.86	89.66
79	1,933.49	1,716.65	1,498.42	79	129.97	115.37	100.78
80		1,930.71	1,684.68	80	145.95	129.27	112.59
81		2,172.57	1,895.96	81	164.72	145.95	127.19
82		2,445.01	2,132.26	82	184.87	164.02	143.17
83		2,752.20	2,399.14	83	207.81	184.18	160.55
84		3,096.92	2,699.38	84	233.52	207.11	180.70
				85	262.02	232.83	202.94
				86	295.38	262.02	228.66
				87	332.21	294.68	257.15
				88	373.22	331.52	289.12
				89	419.78	373.22	325.26
				90	472.60	419.78	366.27
				91	531.68	472.60	411.44
				92	597.70	531.68	462.87
				93	672.76	597.70	521.25
				94	756.86	672.07	585.89
				95	851.38	756.16	659.56
				96	957.71	850.68	741.57
				97	1,077.25	957.02	834.70
				98	1,212.08	1,076.56	938.95
				99	1,362.90	1,211.39	1,055.71

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	10.43	10.43	9.73
45-49	177.92	168.19	155.68	45-49	12.51	11.82	11.12
50-54	208.50	194.60	180.70	50-54	13.90	13.21	12.51
55	278.00	264.10	250.20	55	19.46	18.07	16.68
56	298.85	283.56	268.27	56	20.85	19.46	18.07
57	321.09	303.02	284.95	57	22.24	20.85	19.46
58	344.72	325.26	304.41	58	23.63	22.24	20.85
59	369.74	347.50	325.26	59	25.02	23.63	22.24
60	396.15	371.13	346.11	60	26.41	25.02	23.63
61	423.95	397.54	371.13	61	28.50	27.11	25.72
62	453.14	425.34	397.54	62	30.58	29.19	27.11
63	483.72	454.53	426.73	63	32.67	31.28	29.19
64	515.69	486.50	457.31	64	35.45	33.36	31.28
65	550.44	519.86	489.28	65	37.53	35.45	32.67
66	597.70	565.73	533.76	66	41.01	38.92	36.14
67	647.74	614.38	581.02	67	44.48	41.70	38.92
68	703.34	668.59	633.84	68	47.96	45.18	42.40
69	761.72	725.58	689.44	69	51.43	49.35	46.57
70	825.66	788.13	750.60	70	55.60	52.82	50.04
71	913.23	874.31	834.00	71	61.86	59.08	56.30
72	1,010.53	967.44	925.74	72	68.11	65.33	61.86
73	1,116.17	1,071.69	1,028.60	73	75.06	72.28	68.81
74	1,234.32	1,187.06	1,141.19	74	82.71	79.93	76.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,363.59	1,314.94	1,266.29	75	91.05	88.27	84.79
76	1,534.56	1,480.35	1,424.75	76	102.86	99.39	95.91
77	1,726.38	1,665.22	1,602.67	77	115.37	111.90	107.73
78	1,941.83	1,873.72	1,802.83	78	129.97	125.80	120.93
79	2,185.08	2,107.24	2,028.01	79	145.95	141.09	136.22
				80	164.02	158.46	152.90
				81	184.87	178.62	172.36
				82	207.81	200.86	193.91
				83	233.52	225.88	218.23
				84	262.71	254.37	245.34
				85	295.38	285.65	275.22
				86	332.91	321.79	309.97
				87	373.91	362.10	348.89
				88	421.17	407.27	391.98
				89	473.30	458.01	441.33
				90	532.37	515.00	496.23
				91	599.09	579.63	558.09
				92	674.15	651.91	628.28
				93	758.25	733.23	706.82
				94	852.77	824.97	795.08
				95	959.80	927.83	893.77
				96	1,079.34	1,043.89	1,005.67
				97	1,214.17	1,174.55	1,131.46
				98	1,366.37	1,321.20	1,272.55
				99	1,536.65	1,485.91	1,431.70

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	176.53	169.58	161.24	18-44	11.82	11.82	11.12
45-49	209.89	197.38	184.87	45-49	14.60	13.90	13.21
50-54	247.42	229.35	211.28	50-54	16.68	15.99	14.60
55	337.77	314.14	290.51	55	23.63	22.24	20.16
56	364.18	337.77	311.36	56	25.72	24.33	21.55
57	390.59	362.79	333.60	57	27.80	25.72	22.94
58	419.78	389.20	357.23	58	29.19	27.11	25.02
59	451.75	417.00	382.25	59	31.28	29.19	26.41
60	485.11	447.58	408.66	60	33.36	30.58	27.80
61	522.64	480.94	437.85	61	36.14	33.36	29.89
62	561.56	515.69	468.43	62	38.92	35.45	31.97
63	604.65	553.22	500.40	63	41.70	38.23	34.06
64	649.13	593.53	535.15	64	44.48	40.31	36.84
65	697.78	635.23	571.29	65	47.26	43.09	38.92
66	761.72	692.22	622.72	66	52.13	47.26	42.40
67	831.22	754.77	676.93	67	56.30	51.43	45.87
68	907.67	822.88	736.70	68	61.16	55.60	50.04
69	989.68	896.55	800.64	69	66.72	60.47	54.21
70	1,080.03	975.78	870.14	70	72.28	65.33	58.38
71	1,187.06	1,075.86	963.27	71	79.93	72.28	64.64
72	1,303.82	1,185.67	1,064.74	72	87.57	79.93	71.59
73	1,433.09	1,306.60	1,177.33	73	96.61	87.57	79.23
74	1,574.87	1,438.65	1,301.04	74	105.64	96.61	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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,729.16	1,584.60	1,438.65	75	116.07	106.34	96.61
76	1,947.39	1,783.37	1,619.35	76	130.66	120.24	109.12
77	2,190.64	2,007.16	1,822.29	77	147.34	134.83	122.32
78	2,465.86	2,258.75	2,051.64	78	165.41	151.51	137.61
79	2,774.44	2,540.92	2,307.40	79	185.57	170.28	154.99
				80	208.50	191.13	173.75
				81	234.91	215.45	195.99
				82	264.10	241.86	220.32
				83	296.77	272.44	247.42
				84	334.30	306.50	278.70
				85	375.30	344.03	312.75
				86	422.56	387.12	352.37
				87	475.38	435.77	396.15
				88	534.46	489.98	445.50
				89	601.18	551.14	501.10
				90	676.93	620.64	563.65
				91	761.03	697.78	634.54
				92	856.24	784.66	713.77
				93	963.27	883.35	802.73
				94	1,083.51	993.16	902.81
				95	1,219.03	1,117.56	1,016.09
				96	1,371.24	1,257.26	1,142.58
				97	1,542.90	1,414.33	1,285.75
				98	1,735.42	1,590.86	1,446.30
				99	1,952.26	1,789.63	1,627.00

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	209.89	201.55	191.82	18-44	14.60	13.90	13.21
45-49	250.20	239.08	226.57	45-49	18.07	16.68	15.99
50-54	297.46	282.17	265.49	50-54	20.85	19.46	18.07
55	423.95	398.93	373.91	55	29.19	27.11	25.02
56	457.31	428.12	400.32	56	31.97	29.19	27.11
57	492.06	460.09	426.73	57	34.06	31.97	29.19
58	529.59	492.06	455.92	58	36.84	34.06	31.28
59	568.51	528.20	487.89	59	38.92	36.84	33.36
60	611.60	565.73	519.86	60	41.70	38.92	35.45
61	658.86	607.43	557.39	61	45.18	41.70	38.23
62	708.90	651.91	596.31	62	48.65	45.18	41.01
63	761.72	700.56	638.01	63	52.13	47.96	43.79
64	820.10	751.99	683.88	64	56.30	51.43	46.57
65	881.26	806.20	731.14	65	59.77	54.91	49.35
66	949.37	872.92	797.86	66	64.64	59.77	54.21
67	1,020.26	945.20	870.14	67	69.50	64.64	58.38
68	1,098.10	1,023.04	947.98	68	74.37	69.50	63.94
69	1,181.50	1,107.83	1,032.77	69	79.93	75.06	69.50
70	1,270.46	1,198.18	1,125.90	70	85.49	80.62	75.06
71	1,410.85	1,326.06	1,242.66	71	95.22	89.66	83.40
72	1,566.53	1,467.84	1,369.15	72	105.64	98.69	91.74
73	1,738.89	1,624.91	1,509.54	73	116.76	109.12	101.47
74	1,930.71	1,798.66	1,665.22	74	129.27	120.93	111.90

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,141.99	1,989.09	1,834.80	75	143.17	133.44	123.02
76	2,410.26	2,239.29	2,065.54	76	161.24	150.12	139.00
77	2,711.89	2,520.07	2,325.47	77	181.40	168.89	155.68
78	3,052.44	2,835.60	2,615.98	78	204.33	189.74	175.14
79	3,433.30	3,190.05	2,945.41	79	229.35	213.37	196.69
				80	257.85	239.78	221.01
				81	290.51	270.36	248.81
				82	326.65	303.72	280.09
				83	367.66	341.25	314.84
				84	413.53	384.34	354.45
				85	464.96	431.60	398.24
				86	523.34	485.81	448.28
				87	588.67	546.27	504.57
				88	662.34	615.08	567.12
				89	745.04	691.53	638.01
				90	838.17	778.40	717.94
				91	943.12	875.01	807.59
				92	1,060.57	984.82	908.37
				93	1,193.32	1,107.83	1,022.35
				94	1,342.74	1,246.14	1,149.53
				95	1,510.24	1,401.82	1,293.40
				96	1,699.28	1,576.96	1,455.33
				97	1,911.25	1,774.34	1,636.73
				98	2,150.33	1,996.04	1,841.75
				99	2,418.60	2,245.55	2,071.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	248.81	232.13	214.06	18-44	16.68	15.99	15.29
45-49	291.90	273.83	254.37	45-49	20.16	19.46	18.07
50-54	340.55	321.09	300.24	50-54	23.63	22.24	20.85
55	446.19	418.39	390.59	55	30.58	29.19	27.11
56	472.60	443.41	415.61	56	32.67	31.28	29.19
57	500.40	469.82	440.63	57	34.75	32.67	30.58
58	529.59	499.01	467.04	58	36.14	34.75	31.97
59	561.56	528.20	494.84	59	38.23	36.84	34.06
60	593.53	558.78	524.03	60	40.31	38.23	35.45
61	629.67	592.14	554.61	61	43.09	41.01	38.23
62	665.81	626.89	587.97	62	45.18	43.09	40.31
63	704.73	663.03	621.33	63	47.96	45.87	42.40
64	746.43	701.95	657.47	64	50.74	47.96	45.18
65	789.52	742.26	695.00	65	53.52	50.74	47.26
66	857.63	806.20	754.77	66	58.38	54.91	51.43
67	929.91	874.31	818.71	67	63.25	59.77	55.60
68	1,009.14	949.37	889.60	68	68.11	64.64	60.47
69	1,095.32	1,029.99	964.66	69	74.37	69.50	65.33
70	1,187.06	1,117.56	1,046.67	70	79.93	75.06	70.20
71	1,303.82	1,227.37	1,149.53	71	88.27	82.71	77.15
72	1,431.70	1,346.91	1,260.73	72	96.61	91.05	84.79
73	1,572.09	1,477.57	1,383.05	73	105.64	99.39	93.13
74	1,724.99	1,622.13	1,517.88	74	116.07	109.12	102.17

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,893.18	1,779.20	1,663.83	75	126.49	119.54	111.90
76	2,130.87	2,002.99	1,873.72	76	142.48	134.83	125.80
77	2,396.36	2,253.19	2,108.63	77	160.55	151.51	141.78
78	2,696.60	2,535.36	2,372.73	78	180.70	170.28	159.16
79	3,032.98	2,852.28	2,670.19	79	202.94	191.13	179.31
80		3,208.12	3,005.18	80		214.76	200.86
81		3,609.83	3,381.87	81		241.86	226.57
82		4,061.58	3,804.43	82		271.75	254.37
83		4,568.93	4,279.81	83		305.80	286.34
84		5,138.83	4,814.96	84		344.03	322.48

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	298.85	279.39	259.93	18-44	20.16	19.46	18.07
45-49	353.06	330.82	309.97	45-49	24.33	23.63	21.55
50-54	414.22	390.59	366.96	50-54	28.50	27.11	25.02
55	551.83	518.47	485.11	55	36.84	34.75	32.67
56	583.80	549.05	514.30	56	39.62	37.53	34.75
57	617.16	581.02	544.88	57	41.70	39.62	36.84
58	651.91	615.77	576.85	58	44.48	41.70	38.92
59	689.44	650.52	611.60	59	46.57	44.48	41.01
60	728.36	688.05	646.35	60	49.35	46.57	43.09
61	771.45	728.36	683.88	61	52.82	49.35	45.87
62	817.32	771.45	724.19	62	55.60	52.82	48.65
63	864.58	815.93	764.50	63	59.08	55.60	51.43
64	916.01	863.19	808.98	64	61.86	59.08	54.91
65	968.83	911.84	854.85	65	65.33	61.86	57.69
66	1,053.62	991.07	929.91	66	71.59	67.42	63.25
67	1,143.97	1,077.25	1,010.53	67	77.15	72.98	68.11
68	1,242.66	1,170.38	1,098.10	68	84.10	79.23	74.37
69	1,351.08	1,271.85	1,194.01	69	91.05	86.18	80.62
70	1,466.45	1,381.66	1,296.87	70	98.69	93.13	86.88
71	1,613.79	1,520.66	1,426.14	71	108.42	102.86	95.91
72	1,775.03	1,672.17	1,567.92	72	119.54	112.59	105.64
73	1,952.95	1,838.97	1,723.60	73	131.36	123.71	116.07
74	2,148.94	2,021.06	1,893.18	74	143.87	135.53	127.19
75	2,363.00	2,222.61	2,080.83	75	157.77	148.73	139.70
76	2,659.07	2,502.00	2,342.15	76	177.92	167.50	157.07
77	2,991.28	2,814.75	2,636.83	77	200.16	188.35	177.23
78	3,365.19	3,166.42	2,967.65	78	225.18	211.98	198.77
79	3,784.97	3,562.57	3,338.78	79	252.98	238.39	223.79

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	385.03	362.79	339.16	18-44	25.72	24.33	22.94
45-49	457.31	430.90	403.10	45-49	31.28	29.19	27.80
50-54	542.10	510.13	478.16	50-54	36.84	34.75	32.67
55	722.80	676.93	631.06	55	48.65	45.87	43.09
56	765.89	717.24	668.59	56	52.13	48.65	45.87
57	810.37	758.94	707.51	57	54.91	51.43	47.96
58	857.63	803.42	749.21	58	58.38	54.21	50.74
59	907.67	850.68	792.30	59	61.16	57.69	53.52
60	960.49	899.33	838.17	60	64.64	60.47	56.30
61	1,018.87	952.15	886.82	61	68.81	63.94	59.77
62	1,078.64	1,007.75	936.86	62	72.98	68.11	63.25
63	1,142.58	1,066.13	991.07	63	76.45	71.59	66.72
64	1,210.69	1,128.68	1,046.67	64	81.32	75.76	70.89
65	1,281.58	1,194.01	1,106.44	65	85.49	79.93	74.37
66	1,395.56	1,302.43	1,209.30	66	93.13	87.57	81.32
67	1,517.88	1,419.19	1,319.11	67	101.47	95.22	88.96
68	1,651.32	1,545.68	1,441.43	68	110.51	103.56	96.61
69	1,795.88	1,684.68	1,573.48	69	120.24	113.29	105.64
70	1,952.95	1,834.80	1,716.65	70	130.66	123.02	114.68
71	2,140.60	2,008.55	1,875.11	71	143.17	134.83	125.80
72	2,346.32	2,197.59	2,048.86	72	157.07	147.34	136.92
73	2,570.11	2,404.70	2,237.90	73	171.67	161.24	149.43
74	2,816.14	2,629.88	2,443.62	74	188.35	175.84	163.33
75	3,085.80	2,877.30	2,668.80	75	205.72	191.82	177.92
76	3,422.18	3,203.95	2,985.72	76	228.66	214.06	199.47
77	3,794.70	3,566.74	3,338.78	77	252.98	238.39	223.10
78	4,206.14	3,971.23	3,734.93	78	280.78	264.80	249.51
79	4,664.84	4,420.20	4,176.95	79	311.36	294.68	278.70

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.74	482.33	455.92	18-44	34.06	32.67	31.28
45-49	610.21	581.02	550.44	45-49	41.01	39.62	37.53
50-54	731.14	697.78	664.42	50-54	49.35	47.26	44.48
55	963.27	914.62	864.58	55	65.33	61.86	58.38
56	1,020.26	967.44	913.23	56	69.50	65.33	61.86
57	1,080.03	1,023.04	964.66	57	72.98	68.81	65.33
58	1,143.97	1,082.81	1,018.87	58	77.15	72.98	68.81
59	1,210.69	1,143.97	1,075.86	59	81.32	77.15	72.28
60	1,281.58	1,209.30	1,135.63	60	85.49	80.62	75.76
61	1,355.25	1,277.41	1,198.18	61	91.05	85.49	80.62
62	1,431.70	1,348.30	1,263.51	62	95.91	90.35	84.79
63	1,513.71	1,423.36	1,333.01	63	101.47	95.22	89.66
64	1,599.89	1,502.59	1,405.29	64	107.73	100.78	94.52
65	1,690.24	1,585.99	1,481.74	65	113.29	106.34	99.39
66	1,816.73	1,713.87	1,612.40	66	121.63	115.37	108.42
67	1,951.56	1,851.48	1,752.79	67	130.66	124.41	117.46
68	2,096.12	2,001.60	1,905.69	68	140.39	134.14	127.88
69	2,251.80	2,161.45	2,071.10	69	150.82	144.56	138.31
70	2,418.60	2,335.20	2,251.80	70	161.24	155.68	150.12
71	2,653.51	2,556.21	2,460.30	71	177.23	170.97	164.02
72	2,909.27	2,798.07	2,688.26	72	194.60	186.96	179.31
73	3,190.05	3,063.56	2,935.68	73	212.67	204.33	195.99
74	3,498.63	3,352.68	3,206.73	74	233.52	223.79	214.06
75	3,836.40	3,669.60	3,502.80	75	255.76	244.64	233.52
76	4,265.91	4,069.92	3,872.54	76	284.95	271.75	258.54
77	4,744.07	4,511.94	4,279.81	77	316.92	301.63	285.65
78	5,273.66	5,002.61	4,728.78	78	352.37	334.30	316.23
79	5,864.41	5,546.10	5,226.40	79	391.29	370.44	348.89

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 V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	154.26	143.01	130.15	18-44	10.44	10.44	9.64
45-49	176.75	165.50	151.04	45-49	12.85	12.05	11.25
50-54	199.25	188.00	175.15	50-54	14.46	13.66	12.85
55	274.77	255.49	234.60	55	18.48	17.68	16.87
56	294.05	273.16	250.67	56	20.09	19.28	18.48
57	314.94	292.44	268.34	57	21.69	20.09	19.28
58	337.44	313.33	286.02	58	23.30	21.69	20.09
59	361.54	334.22	306.91	59	24.10	23.30	21.69
60	385.64	356.72	326.19	60	25.71	24.10	22.50
61	412.96	382.43	348.68	61	28.12	26.51	24.10
62	441.88	408.14	372.79	62	29.73	28.12	25.71
63	472.41	435.45	396.89	63	32.14	29.73	27.32
64	506.15	465.98	424.21	64	34.55	32.14	28.92
65	539.90	496.51	451.52	65	36.15	33.74	30.53
66	591.32	543.11	493.30	66	40.17	36.96	33.74
67	647.56	592.92	538.29	67	44.19	40.97	36.96
68	710.22	647.56	586.50	68	48.21	44.19	39.37
69	777.71	708.62	639.52	69	52.22	48.21	43.38
70	850.02	772.89	695.76	70	57.04	52.22	46.60
71	938.39	850.02	760.04	71	63.47	57.85	51.42
72	1,036.41	933.57	830.74	72	69.90	63.47	56.24
73	1,144.07	1,025.16	906.26	73	77.13	69.90	61.06
74	1,261.37	1,126.39	989.81	74	85.16	76.32	66.68

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,391.52	1,235.66	1,079.80	75	94.00	83.56	72.31
76	1,566.67	1,391.52	1,216.38	76	106.05	94.00	81.95
77	1,764.31	1,566.67	1,367.42	77	118.91	106.05	91.59
78	1,986.05	1,762.70	1,539.35	78	134.17	118.91	103.64
79	2,235.11	1,984.45	1,732.17	79	150.24	133.37	116.50
80		2,231.90	1,947.49	80	168.72	149.44	130.15
81		2,511.49	2,191.73	81	190.41	168.72	147.03
82		2,826.43	2,464.89	82	213.71	189.61	165.50
83		3,181.54	2,773.41	83	240.22	212.91	185.59
84		3,580.04	3,120.48	84	269.95	239.42	208.89
				85	302.89	269.15	234.60
				86	341.45	302.89	264.33
				87	384.03	340.65	297.27
				88	431.44	383.23	334.22
				89	485.27	431.44	376.00
				90	546.33	485.27	423.40
				91	614.62	546.33	475.62
				92	690.94	614.62	535.08
				93	777.71	690.94	602.57
				94	874.92	776.91	677.28
				95	984.19	874.12	762.45
				96	1,107.11	983.39	857.25
				97	1,245.30	1,106.31	964.91
				98	1,401.16	1,244.50	1,085.42
				99	1,575.51	1,400.36	1,220.39

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	175.15	165.50	154.26	18-44	12.05	12.05	11.25
45-49	205.68	194.43	179.97	45-49	14.46	13.66	12.85
50-54	241.03	224.96	208.89	50-54	16.07	15.26	14.46
55	321.37	305.30	289.23	55	22.50	20.89	19.28
56	345.47	327.80	310.12	56	24.10	22.50	20.89
57	371.18	350.29	329.40	57	25.71	24.10	22.50
58	398.50	376.00	351.90	58	27.32	25.71	24.10
59	427.42	401.71	376.00	59	28.92	27.32	25.71
60	457.95	429.03	400.10	60	30.53	28.92	27.32
61	490.09	459.56	429.03	61	32.94	31.33	29.73
62	523.83	491.69	459.56	62	35.35	33.74	31.33
63	559.18	525.44	493.30	63	37.76	36.15	33.74
64	596.14	562.39	528.65	64	40.97	38.56	36.15
65	636.31	600.96	565.61	65	43.38	40.97	37.76
66	690.94	653.98	617.03	66	47.40	44.99	41.78
67	748.79	710.22	671.66	67	51.42	48.21	44.99
68	813.06	772.89	732.72	68	55.44	52.22	49.01
69	880.55	838.77	796.99	69	59.45	57.04	53.83
70	954.46	911.08	867.69	70	64.27	61.06	57.85
71	1,055.69	1,010.70	964.10	71	71.50	68.29	65.08
72	1,168.17	1,118.36	1,070.16	72	78.74	75.52	71.50
73	1,290.29	1,238.87	1,189.06	73	86.77	83.56	79.54
74	1,426.87	1,372.24	1,319.22	74	95.61	92.39	88.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,576.31	1,520.07	1,463.83	75	105.25	102.03	98.02
76	1,773.95	1,711.28	1,647.01	76	118.91	114.89	110.87
77	1,995.70	1,924.99	1,852.69	77	133.37	129.35	124.53
78	2,244.76	2,166.02	2,084.07	78	150.24	145.42	139.80
79	2,525.95	2,435.97	2,344.38	79	168.72	163.09	157.47
				80	189.61	183.18	176.75
				81	213.71	206.48	199.25
				82	240.22	232.19	224.15
				83	269.95	261.11	252.27
				84	303.69	294.05	283.61
				85	341.45	330.21	318.15
				86	384.84	371.98	358.33
				87	432.24	418.58	403.32
				88	486.87	470.80	453.13
				89	547.13	529.45	510.17
				90	615.42	595.33	573.64
				91	692.55	670.05	645.15
				92	779.32	753.61	726.29
				93	876.53	847.61	817.08
				94	985.80	953.66	919.11
				95	1,109.52	1,072.57	1,033.20
				96	1,247.71	1,206.74	1,162.55
				97	1,403.57	1,357.78	1,307.97
				98	1,579.52	1,527.30	1,471.06
				99	1,776.36	1,717.71	1,655.05

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	204.07	196.03	186.39	18-44	13.66	13.66	12.85
45-49	242.63	228.17	213.71	45-49	16.87	16.07	15.26
50-54	286.02	265.13	244.24	50-54	19.28	18.48	16.87
55	390.46	363.15	335.83	55	27.32	25.71	23.30
56	420.99	390.46	359.93	56	29.73	28.12	24.91
57	451.52	419.39	385.64	57	32.14	29.73	26.51
58	485.27	449.92	412.96	58	33.74	31.33	28.92
59	522.22	482.05	441.88	59	36.15	33.74	30.53
60	560.79	517.40	472.41	60	38.56	35.35	32.14
61	604.17	555.97	506.15	61	41.78	38.56	34.55
62	649.16	596.14	541.51	62	44.99	40.97	36.96
63	698.98	639.52	578.46	63	48.21	44.19	39.37
64	750.39	686.12	618.63	64	51.42	46.60	42.58
65	806.63	734.33	660.41	65	54.63	49.81	44.99
66	880.55	800.21	719.86	66	60.26	54.63	49.01
67	960.89	872.51	782.53	67	65.08	59.45	53.03
68	1,049.27	951.25	851.63	68	70.70	64.27	57.85
69	1,144.07	1,036.41	925.54	69	77.13	69.90	62.67
70	1,248.51	1,128.00	1,005.88	70	83.56	75.52	67.49
71	1,372.24	1,243.69	1,113.54	71	92.39	83.56	74.72
72	1,507.22	1,370.63	1,230.84	72	101.23	92.39	82.75
73	1,656.65	1,510.43	1,360.99	73	111.68	101.23	91.59
74	1,820.55	1,663.08	1,504.00	74	122.12	111.68	101.23

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 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,998.91	1,831.80	1,663.08	75	134.17	122.92	111.68
76	2,251.18	2,061.58	1,871.97	76	151.04	138.99	126.14
77	2,532.38	2,320.28	2,106.57	77	170.33	155.86	141.40
78	2,850.53	2,611.12	2,371.70	78	191.21	175.15	159.08
79	3,207.25	2,937.30	2,667.35	79	214.51	196.84	179.16
				80	241.03	220.94	200.86
				81	271.56	249.06	226.56
				82	305.30	279.59	254.68
				83	343.06	314.94	286.02
				84	386.45	354.31	322.17
				85	433.85	397.69	361.54
				86	488.48	447.50	407.33
				87	549.54	503.74	457.95
				88	617.83	566.41	514.99
				89	694.96	637.11	579.27
				90	782.53	717.45	651.57
				91	879.74	806.63	733.52
				92	989.81	907.06	825.11
				93	1,113.54	1,021.15	927.95
				94	1,252.53	1,148.09	1,043.64
				95	1,409.20	1,291.90	1,174.60
				96	1,585.15	1,453.39	1,320.82
				97	1,783.59	1,634.96	1,486.33
				98	2,006.14	1,839.03	1,671.92
				99	2,256.81	2,068.81	1,880.81

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.63	232.99	221.74	18-44	16.87	16.07	15.26
45-49	289.23	276.38	261.91	45-49	20.89	19.28	18.48
50-54	343.86	326.19	306.91	50-54	24.10	22.50	20.89
55	490.09	461.16	432.24	55	33.74	31.33	28.92
56	528.65	494.91	462.77	56	36.96	33.74	31.33
57	568.82	531.86	493.30	57	39.37	36.96	33.74
58	612.21	568.82	527.04	58	42.58	39.37	36.15
59	657.20	610.60	564.00	59	44.99	42.58	38.56
60	707.01	653.98	600.96	60	48.21	44.99	40.97
61	761.64	702.19	644.34	61	52.22	48.21	44.19
62	819.49	753.61	689.33	62	56.24	52.22	47.40
63	880.55	809.85	737.54	63	60.26	55.44	50.62
64	948.04	869.30	790.57	64	65.08	59.45	53.83
65	1,018.74	931.97	845.20	65	69.09	63.47	57.04
66	1,097.47	1,009.10	922.33	66	74.72	69.09	62.67
67	1,179.42	1,092.65	1,005.88	67	80.34	74.72	67.49
68	1,269.40	1,182.63	1,095.86	68	85.97	80.34	73.91
69	1,365.81	1,280.65	1,193.88	69	92.39	86.77	80.34
70	1,468.65	1,385.10	1,301.54	70	98.82	93.20	86.77
71	1,630.94	1,532.93	1,436.51	71	110.07	103.64	96.41
72	1,810.91	1,696.82	1,582.74	72	122.12	114.09	106.05
73	2,010.16	1,878.40	1,745.03	73	134.97	126.14	117.30
74	2,231.90	2,079.25	1,924.99	74	149.44	139.80	129.35

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.14	2,299.39	2,121.03	75	165.50	154.26	142.21
76	2,786.26	2,588.62	2,387.76	76	186.39	173.54	160.68
77	3,134.94	2,913.20	2,688.24	77	209.69	195.23	179.97
78	3,528.62	3,277.95	3,024.07	78	236.21	219.33	202.46
79	3,968.89	3,687.70	3,404.89	79	265.13	246.65	227.37
				80	298.07	277.18	255.49
				81	335.83	312.53	287.62
				82	377.61	351.09	323.78
				83	425.01	394.48	363.95
				84	478.03	444.29	409.74
				85	537.49	498.92	460.36
				86	604.98	561.59	518.21
				87	680.50	631.49	583.28
				88	765.66	711.03	655.59
				89	861.27	799.40	737.54
				90	968.92	899.83	829.93
				91	1,090.24	1,011.51	933.57
				92	1,226.02	1,138.45	1,050.07
				93	1,379.47	1,280.65	1,181.83
				94	1,552.21	1,440.53	1,328.86
				95	1,745.83	1,620.50	1,495.16
				96	1,964.36	1,822.96	1,682.36
				97	2,209.41	2,051.13	1,892.05
				98	2,485.78	2,307.42	2,129.06
				99	2,795.90	2,595.85	2,395.00

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	287.62	268.34	247.45	18-44	19.28	18.48	17.68
45-49	337.44	316.55	294.05	45-49	23.30	22.50	20.89
50-54	393.68	371.18	347.08	50-54	27.32	25.71	24.10
55	515.80	483.66	451.52	55	35.35	33.74	31.33
56	546.33	512.58	480.45	56	37.76	36.15	33.74
57	578.46	543.11	509.37	57	40.17	37.76	35.35
58	612.21	576.86	539.90	58	41.78	40.17	36.96
59	649.16	610.60	572.04	59	44.19	42.58	39.37
60	686.12	645.95	605.78	60	46.60	44.19	40.97
61	727.90	684.51	641.13	61	49.81	47.40	44.19
62	769.68	724.68	679.69	62	52.22	49.81	46.60
63	814.67	766.46	718.26	63	55.44	53.03	49.01
64	862.87	811.45	760.04	64	58.65	55.44	52.22
65	912.69	858.05	803.42	65	61.86	58.65	54.63
66	991.42	931.97	872.51	66	67.49	63.47	59.45
67	1,074.98	1,010.70	946.43	67	73.11	69.09	64.27
68	1,166.57	1,097.47	1,028.38	68	78.74	74.72	69.90
69	1,266.19	1,190.67	1,115.15	69	85.97	80.34	75.52
70	1,372.24	1,291.90	1,209.95	70	92.39	86.77	81.15
71	1,507.22	1,418.84	1,328.86	71	102.03	95.61	89.18
72	1,655.05	1,557.03	1,457.40	72	111.68	105.25	98.02
73	1,817.34	1,708.07	1,598.81	73	122.12	114.89	107.66
74	1,994.09	1,875.18	1,754.67	74	134.17	126.14	118.10

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,188.52	2,056.76	1,923.39	75	146.22	138.19	129.35
76	2,463.29	2,315.46	2,166.02	76	164.70	155.86	145.42
77	2,770.19	2,604.69	2,437.58	77	185.59	175.15	163.90
78	3,117.27	2,930.88	2,742.88	78	208.89	196.84	183.98
79	3,506.12	3,297.24	3,086.74	79	234.60	220.94	207.28
80		3,708.59	3,473.99	80		248.26	232.19
81		4,172.96	3,909.44	81		279.59	261.91
82		4,695.19	4,397.92	82		314.14	294.05
83		5,281.68	4,947.46	83		353.50	331.01
84		5,940.49	5,566.09	84		397.69	372.79

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 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	345.47	322.97	300.48	18-44	23.30	22.50	20.89
45-49	408.14	382.43	358.33	45-49	28.12	27.32	24.91
50-54	478.84	451.52	424.21	50-54	32.94	31.33	28.92
55	637.92	599.35	560.79	55	42.58	40.17	37.76
56	674.87	634.70	594.53	56	45.79	43.38	40.17
57	713.44	671.66	629.88	57	48.21	45.79	42.58
58	753.61	711.83	666.84	58	51.42	48.21	44.99
59	796.99	752.00	707.01	59	53.83	51.42	47.40
60	841.98	795.39	747.18	60	57.04	53.83	49.81
61	891.80	841.98	790.57	61	61.06	57.04	53.03
62	944.82	891.80	837.16	62	64.27	61.06	56.24
63	999.45	943.22	883.76	63	68.29	64.27	59.45
64	1,058.91	997.85	935.18	64	71.50	68.29	63.47
65	1,119.97	1,054.09	988.21	65	75.52	71.50	66.68
66	1,217.98	1,145.68	1,074.98	66	82.75	77.93	73.11
67	1,322.43	1,245.30	1,168.17	67	89.18	84.36	78.74
68	1,436.51	1,352.96	1,269.40	68	97.21	91.59	85.97
69	1,561.85	1,470.26	1,380.28	69	105.25	99.62	93.20
70	1,695.22	1,597.20	1,499.18	70	114.09	107.66	100.43
71	1,865.54	1,757.88	1,648.62	71	125.33	118.91	110.87
72	2,051.93	1,933.03	1,812.52	72	138.19	130.15	122.12
73	2,257.61	2,125.85	1,992.48	73	151.85	143.01	134.17
74	2,484.17	2,336.35	2,188.52	74	166.31	156.67	147.03
75	2,731.63	2,569.34	2,405.44	75	182.38	171.93	161.49
76	3,073.88	2,892.31	2,707.53	76	205.68	193.62	181.57
77	3,457.92	3,253.85	3,048.18	77	231.38	217.73	204.87
78	3,890.16	3,660.38	3,430.60	78	260.31	245.04	229.78
79	4,375.43	4,118.33	3,859.63	79	292.44	275.57	258.70

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	445.09	419.39	392.07	18-44	29.73	28.12	26.51
45-49	528.65	498.12	465.98	45-49	36.15	33.74	32.14
50-54	626.67	589.71	552.75	50-54	42.58	40.17	37.76
55	835.56	782.53	729.51	55	56.24	53.03	49.81
56	885.37	829.13	772.89	56	60.26	56.24	53.03
57	936.79	877.33	817.88	57	63.47	59.45	55.44
58	991.42	928.75	866.09	58	67.49	62.67	58.65
59	1,049.27	983.39	915.90	59	70.70	66.68	61.86
60	1,110.33	1,039.63	968.92	60	74.72	69.90	65.08
61	1,177.81	1,100.69	1,025.16	61	79.54	73.91	69.09
62	1,246.91	1,164.96	1,083.01	62	84.36	78.74	73.11
63	1,320.82	1,232.45	1,145.68	63	88.38	82.75	77.13
64	1,399.56	1,304.75	1,209.95	64	94.00	87.57	81.95
65	1,481.51	1,380.28	1,279.04	65	98.82	92.39	85.97
66	1,613.27	1,505.61	1,397.95	66	107.66	101.23	94.00
67	1,754.67	1,640.58	1,524.89	67	117.30	110.07	102.84
68	1,908.93	1,786.81	1,666.29	68	127.74	119.71	111.68
69	2,076.04	1,947.49	1,818.94	69	138.99	130.96	122.12
70	2,257.61	2,121.03	1,984.45	70	151.04	142.21	132.56
71	2,474.53	2,321.88	2,167.63	71	165.50	155.86	145.42
72	2,712.35	2,540.41	2,368.48	72	181.57	170.33	158.27
73	2,971.05	2,779.83	2,587.01	73	198.44	186.39	172.74
74	3,255.46	3,040.14	2,824.82	74	217.73	203.27	188.80
75	3,567.18	3,326.16	3,085.13	75	237.81	221.74	205.68
76	3,956.04	3,703.77	3,451.49	76	264.33	247.45	230.58
77	4,386.67	4,123.15	3,859.63	77	292.44	275.57	257.90
78	4,862.30	4,590.74	4,317.58	78	324.58	306.10	288.43
79	5,392.56	5,109.75	4,828.55	79	359.93	340.65	322.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 15.6% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	588.10	557.57	527.04	18-44	39.37	37.76	36.15
45-49	705.40	671.66	636.31	45-49	47.40	45.79	43.38
50-54	845.20	806.63	768.07	50-54	57.04	54.63	51.42
55	1,113.54	1,057.30	999.45	55	75.52	71.50	67.49
56	1,179.42	1,118.36	1,055.69	56	80.34	75.52	71.50
57	1,248.51	1,182.63	1,115.15	57	84.36	79.54	75.52
58	1,322.43	1,251.73	1,177.81	58	89.18	84.36	79.54
59	1,399.56	1,322.43	1,243.69	59	94.00	89.18	83.56
60	1,481.51	1,397.95	1,312.79	60	98.82	93.20	87.57
61	1,566.67	1,476.69	1,385.10	61	105.25	98.82	93.20
62	1,655.05	1,558.63	1,460.62	62	110.87	104.44	98.02
63	1,749.85	1,645.40	1,540.96	63	117.30	110.07	103.64
64	1,849.47	1,736.99	1,624.52	64	124.53	116.50	109.27
65	1,953.92	1,833.40	1,712.89	65	130.96	122.92	114.89
66	2,100.14	1,981.23	1,863.93	66	140.60	133.37	125.33
67	2,256.00	2,140.31	2,026.23	67	151.04	143.81	135.78
68	2,423.11	2,313.85	2,202.98	68	162.29	155.06	147.83
69	2,603.08	2,498.64	2,394.19	69	174.34	167.11	159.88
70	2,795.90	2,699.49	2,603.08	70	186.39	179.97	173.54
71	3,067.46	2,954.98	2,844.11	71	204.87	197.64	189.61
72	3,363.12	3,234.57	3,107.63	72	224.96	216.12	207.28
73	3,687.70	3,541.48	3,393.65	73	245.85	236.21	226.56
74	4,044.42	3,875.70	3,706.98	74	269.95	258.70	247.45
75	4,434.88	4,242.06	4,049.24	75	295.66	282.80	269.95
76	4,931.39	4,704.83	4,476.66	76	329.40	314.14	298.87
77	5,484.14	5,215.80	4,947.46	77	366.36	348.68	330.21
78	6,096.35	5,783.02	5,466.47	78	407.33	386.45	365.56
79	6,779.26	6,411.29	6,041.72	79	452.33	428.22	403.32

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	200.16	185.57	168.89	18-44	13.55	13.55	12.51
45-49	229.35	214.76	195.99	45-49	16.68	15.64	14.60
50-54	258.54	243.95	227.27	50-54	18.77	17.72	16.68
55	356.54	331.52	304.41	55	23.98	22.94	21.89
56	381.56	354.45	325.26	56	26.06	25.02	23.98
57	408.66	379.47	348.20	57	28.15	26.06	25.02
58	437.85	406.58	371.13	58	30.23	28.15	26.06
59	469.13	433.68	398.24	59	31.28	30.23	28.15
60	500.40	462.87	423.26	60	33.36	31.28	29.19
61	535.85	496.23	452.45	61	36.49	34.40	31.28
62	573.38	529.59	483.72	62	38.57	36.49	33.36
63	612.99	565.04	515.00	63	41.70	38.57	35.45
64	656.78	604.65	550.44	64	44.83	41.70	37.53
65	700.56	644.27	585.89	65	46.91	43.79	39.62
66	767.28	704.73	640.10	66	52.13	47.96	43.79
67	840.26	769.37	698.48	67	57.34	53.17	47.96
68	921.57	840.26	761.03	68	62.55	57.34	51.08
69	1,009.14	919.49	829.83	69	67.76	62.55	56.30
70	1,102.97	1,002.89	902.81	70	74.02	67.76	60.47
71	1,217.64	1,102.97	986.21	71	82.36	75.06	66.72
72	1,344.83	1,211.39	1,077.95	72	90.70	82.36	72.98
73	1,484.52	1,330.23	1,175.94	73	100.08	90.70	79.23
74	1,636.73	1,461.59	1,284.36	74	110.51	99.04	86.53

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,805.61	1,603.37	1,401.12	75	121.97	108.42	93.83
76	2,032.88	1,805.61	1,578.35	76	137.61	121.97	106.34
77	2,289.33	2,032.88	1,774.34	77	154.29	137.61	118.85
78	2,577.06	2,287.25	1,997.43	78	174.10	154.29	134.48
79	2,900.24	2,574.98	2,247.63	79	194.95	173.06	151.16
80		2,896.07	2,527.02	80	218.93	193.91	168.89
81		3,258.86	2,843.94	81	247.07	218.93	190.78
82		3,667.52	3,198.39	82	277.31	246.03	214.76
83		4,128.30	3,598.71	83	311.71	276.26	240.82
84		4,645.38	4,049.07	84	350.28	310.67	271.05
				85	393.02	349.24	304.41
				86	443.06	393.02	342.98
				87	498.32	442.02	385.73
				88	559.82	497.27	433.68
				89	629.67	559.82	487.89
				90	708.90	629.67	549.40
				91	797.51	708.90	617.16
				92	896.55	797.51	694.31
				93	1,009.14	896.55	781.88
				94	1,135.28	1,008.10	878.83
				95	1,277.06	1,134.24	989.33
				96	1,436.57	1,276.02	1,112.35
				97	1,615.88	1,435.52	1,252.04
				98	1,818.12	1,614.83	1,408.42
				99	2,044.34	1,817.08	1,583.56

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	227.27	214.76	200.16	18-44	15.64	15.64	14.60
45-49	266.88	252.29	233.52	45-49	18.77	17.72	16.68
50-54	312.75	291.90	271.05	50-54	20.85	19.81	18.77
55	417.00	396.15	375.30	55	29.19	27.11	25.02
56	448.28	425.34	402.41	56	31.28	29.19	27.11
57	481.64	454.53	427.43	57	33.36	31.28	29.19
58	517.08	487.89	456.62	58	35.45	33.36	31.28
59	554.61	521.25	487.89	59	37.53	35.45	33.36
60	594.23	556.70	519.17	60	39.62	37.53	35.45
61	635.93	596.31	556.70	61	42.74	40.66	38.57
62	679.71	638.01	596.31	62	45.87	43.79	40.66
63	725.58	681.80	640.10	63	49.00	46.91	43.79
64	773.54	729.75	685.97	64	53.17	50.04	46.91
65	825.66	779.79	733.92	65	56.30	53.17	49.00
66	896.55	848.60	800.64	66	61.51	58.38	54.21
67	971.61	921.57	871.53	67	66.72	62.55	58.38
68	1,055.01	1,002.89	950.76	68	71.93	67.76	63.59
69	1,142.58	1,088.37	1,034.16	69	77.15	74.02	69.85
70	1,238.49	1,182.20	1,125.90	70	83.40	79.23	75.06
71	1,369.85	1,311.47	1,251.00	71	92.78	88.61	84.44
72	1,515.80	1,451.16	1,388.61	72	102.17	98.00	92.78
73	1,674.26	1,607.54	1,542.90	73	112.59	108.42	103.21
74	1,851.48	1,780.59	1,711.79	74	124.06	119.89	114.68

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,045.39	1,972.41	1,899.44	75	136.57	132.40	127.19
76	2,301.84	2,220.53	2,137.13	76	154.29	149.08	143.87
77	2,589.57	2,497.83	2,404.01	77	173.06	167.84	161.59
78	2,912.75	2,810.58	2,704.25	78	194.95	188.69	181.40
79	3,277.62	3,160.86	3,042.02	79	218.93	211.63	204.33
				80	246.03	237.69	229.35
				81	277.31	267.92	258.54
				82	311.71	301.28	290.86
				83	350.28	338.81	327.35
				84	394.07	381.56	368.00
				85	443.06	428.47	412.83
				86	499.36	482.68	464.96
				87	560.87	543.14	523.34
				88	631.76	610.91	587.97
				89	709.94	687.01	661.99
				90	798.56	772.49	744.35
				91	898.64	869.45	837.13
				92	1,011.23	977.87	942.42
				93	1,137.37	1,099.84	1,060.22
				94	1,279.15	1,237.45	1,192.62
				95	1,439.69	1,391.74	1,340.66
				96	1,619.00	1,565.84	1,508.50
				97	1,821.25	1,761.83	1,697.19
				98	2,049.56	1,981.79	1,908.82
				99	2,304.97	2,228.87	2,147.55

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	264.80	254.37	241.86	18-44	17.72	17.72	16.68
45-49	314.84	296.07	277.31	45-49	21.89	20.85	19.81
50-54	371.13	344.03	316.92	50-54	25.02	23.98	21.89
55	506.66	471.21	435.77	55	35.45	33.36	30.23
56	546.27	506.66	467.04	56	38.57	36.49	32.32
57	585.89	544.19	500.40	57	41.70	38.57	34.40
58	629.67	583.80	535.85	58	43.79	40.66	37.53
59	677.63	625.50	573.38	59	46.91	43.79	39.62
60	727.67	671.37	612.99	60	50.04	45.87	41.70
61	783.96	721.41	656.78	61	54.21	50.04	44.83
62	842.34	773.54	702.65	62	58.38	53.17	47.96
63	906.98	829.83	750.60	63	62.55	57.34	51.08
64	973.70	890.30	802.73	64	66.72	60.47	55.25
65	1,046.67	952.85	856.94	65	70.89	64.64	58.38
66	1,142.58	1,038.33	934.08	66	78.19	70.89	63.59
67	1,246.83	1,132.16	1,015.40	67	84.44	77.15	68.81
68	1,361.51	1,234.32	1,105.05	68	91.74	83.40	75.06
69	1,484.52	1,344.83	1,200.96	69	100.08	90.70	81.32
70	1,620.05	1,463.67	1,305.21	70	108.42	98.00	87.57
71	1,780.59	1,613.79	1,444.91	71	119.89	108.42	96.95
72	1,955.73	1,778.51	1,597.11	72	131.36	119.89	107.38
73	2,149.64	1,959.90	1,766.00	73	144.91	131.36	118.85
74	2,362.31	2,157.98	1,951.56	74	158.46	144.91	131.36

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,593.74	2,376.90	2,157.98	75	174.10	159.50	144.91
76	2,921.09	2,675.06	2,429.03	76	195.99	180.35	163.67
77	3,285.96	3,010.74	2,733.44	77	221.01	202.25	183.48
78	3,698.79	3,388.13	3,077.46	78	248.12	227.27	206.42
79	4,161.66	3,811.38	3,461.10	79	278.35	255.41	232.48
				80	312.75	286.69	260.63
				81	352.37	323.18	293.99
				82	396.15	362.79	330.47
				83	445.15	408.66	371.13
				84	501.44	459.74	418.04
				85	562.95	516.04	469.13
				86	633.84	580.67	528.55
				87	713.07	653.65	594.23
				88	801.68	734.96	668.24
				89	901.76	826.70	751.64
				90	1,015.40	930.95	845.47
				91	1,141.54	1,046.67	951.80
				92	1,284.36	1,176.98	1,070.65
				93	1,444.91	1,325.02	1,204.09
				94	1,625.26	1,489.73	1,354.21
				95	1,828.55	1,676.34	1,524.14
				96	2,056.85	1,885.88	1,713.87
				97	2,314.35	2,121.49	1,928.63
				98	2,603.12	2,386.28	2,169.44
				99	2,928.38	2,684.44	2,440.49

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	314.84	302.33	287.73	18-44	21.89	20.85	19.81
45-49	375.30	358.62	339.86	45-49	27.11	25.02	23.98
50-54	446.19	423.26	398.24	50-54	31.28	29.19	27.11
55	635.93	598.40	560.87	55	43.79	40.66	37.53
56	685.97	642.18	600.48	56	47.96	43.79	40.66
57	738.09	690.14	640.10	57	51.08	47.96	43.79
58	794.39	738.09	683.88	58	55.25	51.08	46.91
59	852.77	792.30	731.84	59	58.38	55.25	50.04
60	917.40	848.60	779.79	60	62.55	58.38	53.17
61	988.29	911.15	836.09	61	67.76	62.55	57.34
62	1,063.35	977.87	894.47	62	72.98	67.76	61.51
63	1,142.58	1,050.84	957.02	63	78.19	71.93	65.68
64	1,230.15	1,127.99	1,025.82	64	84.44	77.15	69.85
65	1,321.89	1,209.30	1,096.71	65	89.66	82.36	74.02
66	1,424.06	1,309.38	1,196.79	66	96.95	89.66	81.32
67	1,530.39	1,417.80	1,305.21	67	104.25	96.95	87.57
68	1,647.15	1,534.56	1,421.97	68	111.55	104.25	95.91
69	1,772.25	1,661.75	1,549.16	69	119.89	112.59	104.25
70	1,905.69	1,797.27	1,688.85	70	128.23	120.93	112.59
71	2,116.28	1,989.09	1,863.99	71	142.82	134.48	125.10
72	2,349.80	2,201.76	2,053.73	72	158.46	148.04	137.61
73	2,608.34	2,437.37	2,264.31	73	175.14	163.67	152.21
74	2,896.07	2,697.99	2,497.83	74	193.91	181.40	167.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,212.99	2,983.64	2,752.20	75	214.76	200.16	184.52
76	3,615.39	3,358.94	3,098.31	76	241.86	225.18	208.50
77	4,067.84	3,780.11	3,488.21	77	272.09	253.33	233.52
78	4,578.66	4,253.40	3,923.97	78	306.50	284.60	262.71
79	5,149.95	4,785.08	4,418.12	79	344.03	320.05	295.03
				80	386.77	359.66	331.52
				81	435.77	405.53	373.22
				82	489.98	455.57	420.13
				83	551.48	511.87	472.25
				84	620.29	576.50	531.68
				85	697.43	647.39	597.35
				86	785.00	728.71	672.41
				87	883.00	819.41	756.86
				88	993.50	922.61	850.68
				89	1,117.56	1,037.29	957.02
				90	1,257.26	1,167.60	1,076.90
				91	1,414.67	1,312.51	1,211.39
				92	1,590.86	1,477.22	1,362.55
				93	1,789.97	1,661.75	1,533.52
				94	2,014.11	1,869.20	1,724.30
				95	2,265.35	2,102.72	1,940.09
				96	2,548.91	2,365.43	2,183.00
				97	2,866.88	2,661.50	2,455.09
				98	3,225.50	2,994.06	2,762.63
				99	3,627.90	3,368.32	3,107.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	373.22	348.20	321.09	18-44	25.02	23.98	22.94
45-49	437.85	410.75	381.56	45-49	30.23	29.19	27.11
50-54	510.83	481.64	450.36	50-54	35.45	33.36	31.28
55	669.29	627.59	585.89	55	45.87	43.79	40.66
56	708.90	665.12	623.42	56	49.00	46.91	43.79
57	750.60	704.73	660.95	57	52.13	49.00	45.87
58	794.39	748.52	700.56	58	54.21	52.13	47.96
59	842.34	792.30	742.26	59	57.34	55.25	51.08
60	890.30	838.17	786.05	60	60.47	57.34	53.17
61	944.51	888.21	831.92	61	64.64	61.51	57.34
62	998.72	940.34	881.96	62	67.76	64.64	60.47
63	1,057.10	994.55	932.00	63	71.93	68.81	63.59
64	1,119.65	1,052.93	986.21	64	76.10	71.93	67.76
65	1,184.28	1,113.39	1,042.50	65	80.27	76.10	70.89
66	1,286.45	1,209.30	1,132.16	66	87.57	82.36	77.15
67	1,394.87	1,311.47	1,228.07	67	94.87	89.66	83.40
68	1,513.71	1,424.06	1,334.40	68	102.17	96.95	90.70
69	1,642.98	1,544.99	1,446.99	69	111.55	104.25	98.00
70	1,780.59	1,676.34	1,570.01	70	119.89	112.59	105.29
71	1,955.73	1,841.06	1,724.30	71	132.40	124.06	115.72
72	2,147.55	2,020.37	1,891.10	72	144.91	136.57	127.19
73	2,358.14	2,216.36	2,074.58	73	158.46	149.08	139.70
74	2,587.49	2,433.20	2,276.82	74	174.10	163.67	153.25

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,839.77	2,668.80	2,495.75	75	189.74	179.31	167.84
76	3,196.31	3,004.49	2,810.58	76	213.71	202.25	188.69
77	3,594.54	3,379.79	3,162.95	77	240.82	227.27	212.67
78	4,044.90	3,803.04	3,559.10	78	271.05	255.41	238.73
79	4,549.47	4,278.42	4,005.29	79	304.41	286.69	268.97
80		4,812.18	4,507.77	80		322.13	301.28
81		5,414.75	5,072.81	81		362.79	339.86
82		6,092.37	5,706.65	82		407.62	381.56
83		6,853.40	6,419.72	83		458.70	429.51
84		7,708.25	7,222.44	84		516.04	483.72

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	419.09	389.90	18-44	30.23	29.19	27.11
45-49	529.59	496.23	464.96	45-49	36.49	35.45	32.32
50-54	621.33	585.89	550.44	50-54	42.74	40.66	37.53
55	827.75	777.71	727.67	55	55.25	52.13	49.00
56	875.70	823.58	771.45	56	59.42	56.30	52.13
57	925.74	871.53	817.32	57	62.55	59.42	55.25
58	977.87	923.66	865.28	58	66.72	62.55	58.38
59	1,034.16	975.78	917.40	59	69.85	66.72	61.51
60	1,092.54	1,032.08	969.53	60	74.02	69.85	64.64
61	1,157.18	1,092.54	1,025.82	61	79.23	74.02	68.81
62	1,225.98	1,157.18	1,086.29	62	83.40	79.23	72.98
63	1,296.87	1,223.90	1,146.75	63	88.61	83.40	77.15
64	1,374.02	1,294.79	1,213.47	64	92.78	88.61	82.36
65	1,453.25	1,367.76	1,282.28	65	98.00	92.78	86.53
66	1,580.43	1,486.61	1,394.87	66	107.38	101.12	94.87
67	1,715.96	1,615.88	1,515.80	67	115.72	109.46	102.17
68	1,863.99	1,755.57	1,647.15	68	126.14	118.85	111.55
69	2,026.62	1,907.78	1,791.02	69	136.57	129.27	120.93
70	2,199.68	2,072.49	1,945.31	70	148.04	139.70	130.31
71	2,420.69	2,280.99	2,139.21	71	162.63	154.29	143.87
72	2,662.55	2,508.26	2,351.88	72	179.31	168.89	158.46
73	2,929.43	2,758.46	2,585.40	73	197.03	185.57	174.10
74	3,223.41	3,031.59	2,839.77	74	215.80	203.29	190.78
75	3,544.50	3,333.92	3,121.25	75	236.65	223.10	209.54
76	3,988.61	3,753.00	3,513.23	76	266.88	251.24	235.61
77	4,486.92	4,222.13	3,955.25	77	300.24	282.52	265.84
78	5,047.79	4,749.63	4,451.48	78	337.77	317.96	298.16
79	5,677.46	5,343.86	5,008.17	79	379.47	357.58	335.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	577.55	544.19	508.74	18-44	38.57	36.49	34.40
45-49	685.97	646.35	604.65	45-49	46.91	43.79	41.70
50-54	813.15	765.20	717.24	50-54	55.25	52.13	49.00
55	1,084.20	1,015.40	946.59	55	72.98	68.81	64.64
56	1,148.84	1,075.86	1,002.89	56	78.19	72.98	68.81
57	1,215.56	1,138.41	1,061.27	57	82.36	77.15	71.93
58	1,286.45	1,205.13	1,123.82	58	87.57	81.32	76.10
59	1,361.51	1,276.02	1,188.45	59	91.74	86.53	80.27
60	1,440.74	1,349.00	1,257.26	60	96.95	90.70	84.44
61	1,528.31	1,428.23	1,330.23	61	103.21	95.91	89.66
62	1,617.96	1,511.63	1,405.29	62	109.46	102.17	94.87
63	1,713.87	1,599.20	1,486.61	63	114.68	107.38	100.08
64	1,816.04	1,693.02	1,570.01	64	121.97	113.63	106.34
65	1,922.37	1,791.02	1,659.66	65	128.23	119.89	111.55
66	2,093.34	1,953.65	1,813.95	66	139.70	131.36	121.97
67	2,276.82	2,128.79	1,978.67	67	152.21	142.82	133.44
68	2,476.98	2,318.52	2,162.15	68	165.76	155.33	144.91
69	2,693.82	2,527.02	2,360.22	69	180.35	169.93	158.46
70	2,929.43	2,752.20	2,574.98	70	195.99	184.52	172.01
71	3,210.90	3,012.83	2,812.67	71	214.76	202.25	188.69
72	3,519.48	3,296.39	3,073.29	72	235.61	221.01	205.37
73	3,855.17	3,607.05	3,356.85	73	257.50	241.86	224.14
74	4,224.21	3,944.82	3,665.43	74	282.52	263.75	244.99
75	4,628.70	4,315.95	4,003.20	75	308.58	287.73	266.88
76	5,133.27	4,805.93	4,478.58	76	342.98	321.09	299.20
77	5,692.05	5,350.11	5,008.17	77	379.47	357.58	334.64
78	6,309.21	5,956.85	5,602.40	78	421.17	397.19	374.26
79	6,997.26	6,630.30	6,265.43	79	467.04	442.02	418.04

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.11	723.50	683.88	18-44	51.08	49.00	46.91
45-49	915.32	871.53	825.66	45-49	61.51	59.42	56.30
50-54	1,096.71	1,046.67	996.63	50-54	74.02	70.89	66.72
55	1,444.91	1,371.93	1,296.87	55	98.00	92.78	87.57
56	1,530.39	1,451.16	1,369.85	56	104.25	98.00	92.78
57	1,620.05	1,534.56	1,446.99	57	109.46	103.21	98.00
58	1,715.96	1,624.22	1,528.31	58	115.72	109.46	103.21
59	1,816.04	1,715.96	1,613.79	59	121.97	115.72	108.42
60	1,922.37	1,813.95	1,703.45	60	128.23	120.93	113.63
61	2,032.88	1,916.12	1,797.27	61	136.57	128.23	120.93
62	2,147.55	2,022.45	1,895.27	62	143.87	135.53	127.19
63	2,270.57	2,135.04	1,999.52	63	152.21	142.82	134.48
64	2,399.84	2,253.89	2,107.94	64	161.59	151.16	141.78
65	2,535.36	2,378.99	2,222.61	65	169.93	159.50	149.08
66	2,725.10	2,570.81	2,418.60	66	182.44	173.06	162.63
67	2,927.34	2,777.22	2,629.19	67	195.99	186.61	176.18
68	3,144.18	3,002.40	2,858.54	68	210.59	201.20	191.82
69	3,377.70	3,242.18	3,106.65	69	226.22	216.84	207.46
70	3,627.90	3,502.80	3,377.70	70	241.86	233.52	225.18
71	3,980.27	3,834.32	3,690.45	71	265.84	256.46	246.03
72	4,363.91	4,197.11	4,032.39	72	291.90	280.43	268.97
73	4,785.08	4,595.34	4,403.52	73	319.01	306.50	293.99
74	5,247.95	5,029.02	4,810.10	74	350.28	335.69	321.09
75	5,754.60	5,504.40	5,254.20	75	383.64	366.96	350.28
76	6,398.87	6,104.88	5,808.81	76	427.43	407.62	387.81
77	7,116.11	6,767.91	6,419.72	77	475.38	452.45	428.47
78	7,910.49	7,503.92	7,093.17	78	528.55	501.44	474.34
79	8,796.62	8,319.15	7,839.60	79	586.93	555.65	523.34

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	200.16	185.57	168.89	18-44	13.55	13.55	12.51
45-49	229.35	214.76	195.99	45-49	16.68	15.64	14.60
50-54	258.54	243.95	227.27	50-54	18.77	17.72	16.68
55	356.54	331.52	304.41	55	23.98	22.94	21.89
56	381.56	354.45	325.26	56	26.06	25.02	23.98
57	408.66	379.47	348.20	57	28.15	26.06	25.02
58	437.85	406.58	371.13	58	30.23	28.15	26.06
59	469.13	433.68	398.24	59	31.28	30.23	28.15
60	500.40	462.87	423.26	60	33.36	31.28	29.19
61	535.85	496.23	452.45	61	36.49	34.40	31.28
62	573.38	529.59	483.72	62	38.57	36.49	33.36
63	612.99	565.04	515.00	63	41.70	38.57	35.45
64	656.78	604.65	550.44	64	44.83	41.70	37.53
65	700.56	644.27	585.89	65	46.91	43.79	39.62
66	767.28	704.73	640.10	66	52.13	47.96	43.79
67	840.26	769.37	698.48	67	57.34	53.17	47.96
68	921.57	840.26	761.03	68	62.55	57.34	51.08
69	1,009.14	919.49	829.83	69	67.76	62.55	56.30
70	1,102.97	1,002.89	902.81	70	74.02	67.76	60.47
71	1,217.64	1,102.97	986.21	71	82.36	75.06	66.72
72	1,344.83	1,211.39	1,077.95	72	90.70	82.36	72.98
73	1,484.52	1,330.23	1,175.94	73	100.08	90.70	79.23
74	1,636.73	1,461.59	1,284.36	74	110.51	99.04	86.53

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,805.61	1,603.37	1,401.12	75	121.97	108.42	93.83
76	2,032.88	1,805.61	1,578.35	76	137.61	121.97	106.34
77	2,289.33	2,032.88	1,774.34	77	154.29	137.61	118.85
78	2,577.06	2,287.25	1,997.43	78	174.10	154.29	134.48
79	2,900.24	2,574.98	2,247.63	79	194.95	173.06	151.16
80		2,896.07	2,527.02	80	218.93	193.91	168.89
81		3,258.86	2,843.94	81	247.07	218.93	190.78
82		3,667.52	3,198.39	82	277.31	246.03	214.76
83		4,128.30	3,598.71	83	311.71	276.26	240.82
84		4,645.38	4,049.07	84	350.28	310.67	271.05
				85	393.02	349.24	304.41
				86	443.06	393.02	342.98
				87	498.32	442.02	385.73
				88	559.82	497.27	433.68
				89	629.67	559.82	487.89
				90	708.90	629.67	549.40
				91	797.51	708.90	617.16
				92	896.55	797.51	694.31
				93	1,009.14	896.55	781.88
				94	1,135.28	1,008.10	878.83
				95	1,277.06	1,134.24	989.33
				96	1,436.57	1,276.02	1,112.35
				97	1,615.88	1,435.52	1,252.04
				98	1,818.12	1,614.83	1,408.42
				99	2,044.34	1,817.08	1,583.56

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	227.27	214.76	200.16	18-44	15.64	15.64	14.60
45-49	266.88	252.29	233.52	45-49	18.77	17.72	16.68
50-54	312.75	291.90	271.05	50-54	20.85	19.81	18.77
55	417.00	396.15	375.30	55	29.19	27.11	25.02
56	448.28	425.34	402.41	56	31.28	29.19	27.11
57	481.64	454.53	427.43	57	33.36	31.28	29.19
58	517.08	487.89	456.62	58	35.45	33.36	31.28
59	554.61	521.25	487.89	59	37.53	35.45	33.36
60	594.23	556.70	519.17	60	39.62	37.53	35.45
61	635.93	596.31	556.70	61	42.74	40.66	38.57
62	679.71	638.01	596.31	62	45.87	43.79	40.66
63	725.58	681.80	640.10	63	49.00	46.91	43.79
64	773.54	729.75	685.97	64	53.17	50.04	46.91
65	825.66	779.79	733.92	65	56.30	53.17	49.00
66	896.55	848.60	800.64	66	61.51	58.38	54.21
67	971.61	921.57	871.53	67	66.72	62.55	58.38
68	1,055.01	1,002.89	950.76	68	71.93	67.76	63.59
69	1,142.58	1,088.37	1,034.16	69	77.15	74.02	69.85
70	1,238.49	1,182.20	1,125.90	70	83.40	79.23	75.06
71	1,369.85	1,311.47	1,251.00	71	92.78	88.61	84.44
72	1,515.80	1,451.16	1,388.61	72	102.17	98.00	92.78
73	1,674.26	1,607.54	1,542.90	73	112.59	108.42	103.21
74	1,851.48	1,780.59	1,711.79	74	124.06	119.89	114.68

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,045.39	1,972.41	1,899.44	75	136.57	132.40	127.19
76	2,301.84	2,220.53	2,137.13	76	154.29	149.08	143.87
77	2,589.57	2,497.83	2,404.01	77	173.06	167.84	161.59
78	2,912.75	2,810.58	2,704.25	78	194.95	188.69	181.40
79	3,277.62	3,160.86	3,042.02	79	218.93	211.63	204.33
				80	246.03	237.69	229.35
				81	277.31	267.92	258.54
				82	311.71	301.28	290.86
				83	350.28	338.81	327.35
				84	394.07	381.56	368.00
				85	443.06	428.47	412.83
				86	499.36	482.68	464.96
				87	560.87	543.14	523.34
				88	631.76	610.91	587.97
				89	709.94	687.01	661.99
				90	798.56	772.49	744.35
				91	898.64	869.45	837.13
				92	1,011.23	977.87	942.42
				93	1,137.37	1,099.84	1,060.22
				94	1,279.15	1,237.45	1,192.62
				95	1,439.69	1,391.74	1,340.66
				96	1,619.00	1,565.84	1,508.50
				97	1,821.25	1,761.83	1,697.19
				98	2,049.56	1,981.79	1,908.82
				99	2,304.97	2,228.87	2,147.55

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	264.80	254.37	241.86	18-44	17.72	17.72	16.68
45-49	314.84	296.07	277.31	45-49	21.89	20.85	19.81
50-54	371.13	344.03	316.92	50-54	25.02	23.98	21.89
55	506.66	471.21	435.77	55	35.45	33.36	30.23
56	546.27	506.66	467.04	56	38.57	36.49	32.32
57	585.89	544.19	500.40	57	41.70	38.57	34.40
58	629.67	583.80	535.85	58	43.79	40.66	37.53
59	677.63	625.50	573.38	59	46.91	43.79	39.62
60	727.67	671.37	612.99	60	50.04	45.87	41.70
61	783.96	721.41	656.78	61	54.21	50.04	44.83
62	842.34	773.54	702.65	62	58.38	53.17	47.96
63	906.98	829.83	750.60	63	62.55	57.34	51.08
64	973.70	890.30	802.73	64	66.72	60.47	55.25
65	1,046.67	952.85	856.94	65	70.89	64.64	58.38
66	1,142.58	1,038.33	934.08	66	78.19	70.89	63.59
67	1,246.83	1,132.16	1,015.40	67	84.44	77.15	68.81
68	1,361.51	1,234.32	1,105.05	68	91.74	83.40	75.06
69	1,484.52	1,344.83	1,200.96	69	100.08	90.70	81.32
70	1,620.05	1,463.67	1,305.21	70	108.42	98.00	87.57
71	1,780.59	1,613.79	1,444.91	71	119.89	108.42	96.95
72	1,955.73	1,778.51	1,597.11	72	131.36	119.89	107.38
73	2,149.64	1,959.90	1,766.00	73	144.91	131.36	118.85
74	2,362.31	2,157.98	1,951.56	74	158.46	144.91	131.36

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,593.74	2,376.90	2,157.98	75	174.10	159.50	144.91
76	2,921.09	2,675.06	2,429.03	76	195.99	180.35	163.67
77	3,285.96	3,010.74	2,733.44	77	221.01	202.25	183.48
78	3,698.79	3,388.13	3,077.46	78	248.12	227.27	206.42
79	4,161.66	3,811.38	3,461.10	79	278.35	255.41	232.48
				80	312.75	286.69	260.63
				81	352.37	323.18	293.99
				82	396.15	362.79	330.47
				83	445.15	408.66	371.13
				84	501.44	459.74	418.04
				85	562.95	516.04	469.13
				86	633.84	580.67	528.55
				87	713.07	653.65	594.23
				88	801.68	734.96	668.24
				89	901.76	826.70	751.64
				90	1,015.40	930.95	845.47
				91	1,141.54	1,046.67	951.80
				92	1,284.36	1,176.98	1,070.65
				93	1,444.91	1,325.02	1,204.09
				94	1,625.26	1,489.73	1,354.21
				95	1,828.55	1,676.34	1,524.14
				96	2,056.85	1,885.88	1,713.87
				97	2,314.35	2,121.49	1,928.63
				98	2,603.12	2,386.28	2,169.44
				99	2,928.38	2,684.44	2,440.49

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	314.84	302.33	287.73	18-44	21.89	20.85	19.81
45-49	375.30	358.62	339.86	45-49	27.11	25.02	23.98
50-54	446.19	423.26	398.24	50-54	31.28	29.19	27.11
55	635.93	598.40	560.87	55	43.79	40.66	37.53
56	685.97	642.18	600.48	56	47.96	43.79	40.66
57	738.09	690.14	640.10	57	51.08	47.96	43.79
58	794.39	738.09	683.88	58	55.25	51.08	46.91
59	852.77	792.30	731.84	59	58.38	55.25	50.04
60	917.40	848.60	779.79	60	62.55	58.38	53.17
61	988.29	911.15	836.09	61	67.76	62.55	57.34
62	1,063.35	977.87	894.47	62	72.98	67.76	61.51
63	1,142.58	1,050.84	957.02	63	78.19	71.93	65.68
64	1,230.15	1,127.99	1,025.82	64	84.44	77.15	69.85
65	1,321.89	1,209.30	1,096.71	65	89.66	82.36	74.02
66	1,424.06	1,309.38	1,196.79	66	96.95	89.66	81.32
67	1,530.39	1,417.80	1,305.21	67	104.25	96.95	87.57
68	1,647.15	1,534.56	1,421.97	68	111.55	104.25	95.91
69	1,772.25	1,661.75	1,549.16	69	119.89	112.59	104.25
70	1,905.69	1,797.27	1,688.85	70	128.23	120.93	112.59
71	2,116.28	1,989.09	1,863.99	71	142.82	134.48	125.10
72	2,349.80	2,201.76	2,053.73	72	158.46	148.04	137.61
73	2,608.34	2,437.37	2,264.31	73	175.14	163.67	152.21
74	2,896.07	2,697.99	2,497.83	74	193.91	181.40	167.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,212.99	2,983.64	2,752.20	75	214.76	200.16	184.52
76	3,615.39	3,358.94	3,098.31	76	241.86	225.18	208.50
77	4,067.84	3,780.11	3,488.21	77	272.09	253.33	233.52
78	4,578.66	4,253.40	3,923.97	78	306.50	284.60	262.71
79	5,149.95	4,785.08	4,418.12	79	344.03	320.05	295.03
				80	386.77	359.66	331.52
				81	435.77	405.53	373.22
				82	489.98	455.57	420.13
				83	551.48	511.87	472.25
				84	620.29	576.50	531.68
				85	697.43	647.39	597.35
				86	785.00	728.71	672.41
				87	883.00	819.41	756.86
				88	993.50	922.61	850.68
				89	1,117.56	1,037.29	957.02
				90	1,257.26	1,167.60	1,076.90
				91	1,414.67	1,312.51	1,211.39
				92	1,590.86	1,477.22	1,362.55
				93	1,789.97	1,661.75	1,533.52
				94	2,014.11	1,869.20	1,724.30
				95	2,265.35	2,102.72	1,940.09
				96	2,548.91	2,365.43	2,183.00
				97	2,866.88	2,661.50	2,455.09
				98	3,225.50	2,994.06	2,762.63
				99	3,627.90	3,368.32	3,107.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	373.22	348.20	321.09	18-44	25.02	23.98	22.94
45-49	437.85	410.75	381.56	45-49	30.23	29.19	27.11
50-54	510.83	481.64	450.36	50-54	35.45	33.36	31.28
55	669.29	627.59	585.89	55	45.87	43.79	40.66
56	708.90	665.12	623.42	56	49.00	46.91	43.79
57	750.60	704.73	660.95	57	52.13	49.00	45.87
58	794.39	748.52	700.56	58	54.21	52.13	47.96
59	842.34	792.30	742.26	59	57.34	55.25	51.08
60	890.30	838.17	786.05	60	60.47	57.34	53.17
61	944.51	888.21	831.92	61	64.64	61.51	57.34
62	998.72	940.34	881.96	62	67.76	64.64	60.47
63	1,057.10	994.55	932.00	63	71.93	68.81	63.59
64	1,119.65	1,052.93	986.21	64	76.10	71.93	67.76
65	1,184.28	1,113.39	1,042.50	65	80.27	76.10	70.89
66	1,286.45	1,209.30	1,132.16	66	87.57	82.36	77.15
67	1,394.87	1,311.47	1,228.07	67	94.87	89.66	83.40
68	1,513.71	1,424.06	1,334.40	68	102.17	96.95	90.70
69	1,642.98	1,544.99	1,446.99	69	111.55	104.25	98.00
70	1,780.59	1,676.34	1,570.01	70	119.89	112.59	105.29
71	1,955.73	1,841.06	1,724.30	71	132.40	124.06	115.72
72	2,147.55	2,020.37	1,891.10	72	144.91	136.57	127.19
73	2,358.14	2,216.36	2,074.58	73	158.46	149.08	139.70
74	2,587.49	2,433.20	2,276.82	74	174.10	163.67	153.25

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,839.77	2,668.80	2,495.75	75	189.74	179.31	167.84
76	3,196.31	3,004.49	2,810.58	76	213.71	202.25	188.69
77	3,594.54	3,379.79	3,162.95	77	240.82	227.27	212.67
78	4,044.90	3,803.04	3,559.10	78	271.05	255.41	238.73
79	4,549.47	4,278.42	4,005.29	79	304.41	286.69	268.97
80		4,812.18	4,507.77	80		322.13	301.28
81		5,414.75	5,072.81	81		362.79	339.86
82		6,092.37	5,706.65	82		407.62	381.56
83		6,853.40	6,419.72	83		458.70	429.51
84		7,708.25	7,222.44	84		516.04	483.72

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	419.09	389.90	18-44	30.23	29.19	27.11
45-49	529.59	496.23	464.96	45-49	36.49	35.45	32.32
50-54	621.33	585.89	550.44	50-54	42.74	40.66	37.53
55	827.75	777.71	727.67	55	55.25	52.13	49.00
56	875.70	823.58	771.45	56	59.42	56.30	52.13
57	925.74	871.53	817.32	57	62.55	59.42	55.25
58	977.87	923.66	865.28	58	66.72	62.55	58.38
59	1,034.16	975.78	917.40	59	69.85	66.72	61.51
60	1,092.54	1,032.08	969.53	60	74.02	69.85	64.64
61	1,157.18	1,092.54	1,025.82	61	79.23	74.02	68.81
62	1,225.98	1,157.18	1,086.29	62	83.40	79.23	72.98
63	1,296.87	1,223.90	1,146.75	63	88.61	83.40	77.15
64	1,374.02	1,294.79	1,213.47	64	92.78	88.61	82.36
65	1,453.25	1,367.76	1,282.28	65	98.00	92.78	86.53
66	1,580.43	1,486.61	1,394.87	66	107.38	101.12	94.87
67	1,715.96	1,615.88	1,515.80	67	115.72	109.46	102.17
68	1,863.99	1,755.57	1,647.15	68	126.14	118.85	111.55
69	2,026.62	1,907.78	1,791.02	69	136.57	129.27	120.93
70	2,199.68	2,072.49	1,945.31	70	148.04	139.70	130.31
71	2,420.69	2,280.99	2,139.21	71	162.63	154.29	143.87
72	2,662.55	2,508.26	2,351.88	72	179.31	168.89	158.46
73	2,929.43	2,758.46	2,585.40	73	197.03	185.57	174.10
74	3,223.41	3,031.59	2,839.77	74	215.80	203.29	190.78
75	3,544.50	3,333.92	3,121.25	75	236.65	223.10	209.54
76	3,988.61	3,753.00	3,513.23	76	266.88	251.24	235.61
77	4,486.92	4,222.13	3,955.25	77	300.24	282.52	265.84
78	5,047.79	4,749.63	4,451.48	78	337.77	317.96	298.16
79	5,677.46	5,343.86	5,008.17	79	379.47	357.58	335.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	577.55	544.19	508.74	18-44	38.57	36.49	34.40
45-49	685.97	646.35	604.65	45-49	46.91	43.79	41.70
50-54	813.15	765.20	717.24	50-54	55.25	52.13	49.00
55	1,084.20	1,015.40	946.59	55	72.98	68.81	64.64
56	1,148.84	1,075.86	1,002.89	56	78.19	72.98	68.81
57	1,215.56	1,138.41	1,061.27	57	82.36	77.15	71.93
58	1,286.45	1,205.13	1,123.82	58	87.57	81.32	76.10
59	1,361.51	1,276.02	1,188.45	59	91.74	86.53	80.27
60	1,440.74	1,349.00	1,257.26	60	96.95	90.70	84.44
61	1,528.31	1,428.23	1,330.23	61	103.21	95.91	89.66
62	1,617.96	1,511.63	1,405.29	62	109.46	102.17	94.87
63	1,713.87	1,599.20	1,486.61	63	114.68	107.38	100.08
64	1,816.04	1,693.02	1,570.01	64	121.97	113.63	106.34
65	1,922.37	1,791.02	1,659.66	65	128.23	119.89	111.55
66	2,093.34	1,953.65	1,813.95	66	139.70	131.36	121.97
67	2,276.82	2,128.79	1,978.67	67	152.21	142.82	133.44
68	2,476.98	2,318.52	2,162.15	68	165.76	155.33	144.91
69	2,693.82	2,527.02	2,360.22	69	180.35	169.93	158.46
70	2,929.43	2,752.20	2,574.98	70	195.99	184.52	172.01
71	3,210.90	3,012.83	2,812.67	71	214.76	202.25	188.69
72	3,519.48	3,296.39	3,073.29	72	235.61	221.01	205.37
73	3,855.17	3,607.05	3,356.85	73	257.50	241.86	224.14
74	4,224.21	3,944.82	3,665.43	74	282.52	263.75	244.99
75	4,628.70	4,315.95	4,003.20	75	308.58	287.73	266.88
76	5,133.27	4,805.93	4,478.58	76	342.98	321.09	299.20
77	5,692.05	5,350.11	5,008.17	77	379.47	357.58	334.64
78	6,309.21	5,956.85	5,602.40	78	421.17	397.19	374.26
79	6,997.26	6,630.30	6,265.43	79	467.04	442.02	418.04

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.11	723.50	683.88	18-44	51.08	49.00	46.91
45-49	915.32	871.53	825.66	45-49	61.51	59.42	56.30
50-54	1,096.71	1,046.67	996.63	50-54	74.02	70.89	66.72
55	1,444.91	1,371.93	1,296.87	55	98.00	92.78	87.57
56	1,530.39	1,451.16	1,369.85	56	104.25	98.00	92.78
57	1,620.05	1,534.56	1,446.99	57	109.46	103.21	98.00
58	1,715.96	1,624.22	1,528.31	58	115.72	109.46	103.21
59	1,816.04	1,715.96	1,613.79	59	121.97	115.72	108.42
60	1,922.37	1,813.95	1,703.45	60	128.23	120.93	113.63
61	2,032.88	1,916.12	1,797.27	61	136.57	128.23	120.93
62	2,147.55	2,022.45	1,895.27	62	143.87	135.53	127.19
63	2,270.57	2,135.04	1,999.52	63	152.21	142.82	134.48
64	2,399.84	2,253.89	2,107.94	64	161.59	151.16	141.78
65	2,535.36	2,378.99	2,222.61	65	169.93	159.50	149.08
66	2,725.10	2,570.81	2,418.60	66	182.44	173.06	162.63
67	2,927.34	2,777.22	2,629.19	67	195.99	186.61	176.18
68	3,144.18	3,002.40	2,858.54	68	210.59	201.20	191.82
69	3,377.70	3,242.18	3,106.65	69	226.22	216.84	207.46
70	3,627.90	3,502.80	3,377.70	70	241.86	233.52	225.18
71	3,980.27	3,834.32	3,690.45	71	265.84	256.46	246.03
72	4,363.91	4,197.11	4,032.39	72	291.90	280.43	268.97
73	4,785.08	4,595.34	4,403.52	73	319.01	306.50	293.99
74	5,247.95	5,029.02	4,810.10	74	350.28	335.69	321.09
75	5,754.60	5,504.40	5,254.20	75	383.64	366.96	350.28
76	6,398.87	6,104.88	5,808.81	76	427.43	407.62	387.81
77	7,116.11	6,767.91	6,419.72	77	475.38	452.45	428.47
78	7,910.49	7,503.92	7,093.17	78	528.55	501.44	474.34
79	8,796.62	8,319.15	7,839.60	79	586.93	555.65	523.34

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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%

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Appendix for the LTC3+ Tax-Qualified Nursing Facility Only Product

March 2015

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFQ
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3-6

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-129257013, 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 10 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.

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Appendix for the LTC3+ Tax-Qualified Nursing Facility Only 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 8
Attachment 10	Attachment 9

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 11 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 11 are determined at the maximum valuation interest rate, which varies by issue year from 4.5% to 5.5%

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

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

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

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

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Appendix for the LTC3+ Tax-Qualified Nursing Facility Only Product

March 2015

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-[10] [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 10 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 10 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] ($16,608,527) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($18,881,786).*

   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 50.0% 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	50.0%	50.0%
(b) Effect of shock lapse	2.0% reduction in premium	None
(c) Effect of benefit reduction	5.0% reduction in premium	None
(d) Historical rate increase	34.8%, *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	88.2%	108.5%

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

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

   Attachment 7 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, [11] of [this appendix]) to a more recent projection date, such as 6/30/2014 or at least 12/31/2013.*

   Attachments 12 through 17 to this appendix are revisions of select attachments to this appendix. Attachments 12 through 17 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 12	Attachment 1
Attachment 13	Attachment 2
Attachment 14	Attachment 6
Attachment 15	Attachment 7
Attachment 16	Attachment 8
Attachment 17	Attachment 11

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 [9]-[10] 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 18 and 19 to this appendix provide projections similar to Attachments 9 and 10 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 18 and 19.

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

MetLife Insurance Company USA

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Appendix for the LTC3+ Tax-Qualified Nursing Facility Only Product

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5. Summary of Attachments and Enclosures

Attachment 1:	Nationwide Experience Projections
Attachment 2:	Virginia-Specific Experience Projections
Attachment 3:	Nationwide Loss Ratio History with Active Life Reserves
Attachment 4:	Virginia-Specific Loss Ratio History with Active Life Reserves
Attachment 5:	Nationwide Breakdown of Incurred Claims
Attachment 6:	Anticipated Loss Ratio
Attachment 7:	Nationwide Restated Experience Projections
Attachment 8:	Virginia-Specific Restated Experience Projections
Attachment 9:	Nationwide A:E Experience by Calendar Year
Attachment 10:	Virginia-Specific A:E Experience by Calendar Year
Attachment 11:	Nationwide 60%/80% Loss Ratio Test
Attachment 12:	Nationwide Experience Projections (experience through December 31, 2013)
Attachment 13:	Virginia-Specific Experience Projections (experience through December 31, 2013)
Attachment 14:	Anticipated Loss Ratio (experience through December 31, 2013)
Attachment 15:	Nationwide Restated Experience Projections (experience through December 31, 2013)
Attachment 16:	Virginia-Specific Restated Experience Projections (experience through December 31, 2013)
Attachment 17:	Nationwide 60%/80% Loss Ratio Test (experience through December 31, 2013)
Attachment 18:	Nationwide A:E Experience by Calendar Year (experience through December 31, 2013)
Attachment 19:	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 Nursing Facility Only 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	569,253	0	0	0.0%	968	1,746,370	0	0	0.0%				0.0102		0.9898		7.50%	3.0678
	1998	1,814,209	6,979	26,493	1.5%	1,674	5,177,381	19,916	75,606	1.5%				0.0440		0.9560		7.50%	2.8538
	1999	2,201,650	32,515	16,223	0.7%	1,652	5,844,705	86,317	43,066	0.7%				0.0412		0.9588		7.50%	2.6547
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,264,158	139,973	666,293	12.7%				0.0436		0.9564		7.50%	2.4695
	2001	2,067,302	131,063	420,143	20.3%	1,517	4,748,990	301,078	965,149	20.3%				0.0399		0.9601		7.50%	2.2972
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,323,594	483,414	1,060,496	24.5%				0.0277		0.9723		7.50%	2.1369
	2003	1,976,906	472,541	672,297	34.0%	1,438	3,929,764	939,334	1,336,416	34.0%				0.0251		0.9749		7.50%	1.9878
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,571,444	1,139,862	3,387,335	94.8%				0.0355		0.9645		7.50%	1.8491
	2005	1,867,359	798,482	1,597,635	85.6%	1,322	3,212,116	1,373,500	2,748,155	85.6%				0.0469		0.9531		7.50%	1.7201
	2006	1,817,205	676,228	1,540,685	84.8%	1,283	2,907,763	1,082,051	2,465,295	84.8%				0.0295		0.9705		7.50%	1.6001
	2007	1,778,361	535,805	2,516,956	141.5%	1,237	2,647,077	797,542	3,746,469	141.5%				0.0359		0.9641		7.50%	1.4885
	2008	1,720,273	2,792,274	3,542,340	205.9%	1,170	2,381,966	3,866,306	4,904,880	205.9%				0.0542		0.9458		7.50%	1.3846
	2009	1,653,318	3,663,197	2,668,232	161.4%	1,122	2,129,542	4,718,348	3,436,791	161.4%				0.0410		0.9590		7.50%	1.2880
	2010	1,856,385	3,641,555	3,085,614	166.2%	1,059	2,224,279	4,363,230	3,697,114	166.2%				0.0561		0.9439		7.50%	1.1982
	2011	1,938,581	3,103,159	1,985,744	102.4%	978	2,160,711	3,458,731	2,213,277	102.4%				0.0765		0.9235		7.50%	1.1146
	2012	1,776,738	3,163,351	3,299,053	185.7%	929	1,842,162	3,279,833	3,420,531	185.7%				0.0501		0.9499		7.50%	1.0368
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,622,033	3,052,839	3,427,909	211.3%	1.0000	1.1382	1.0000	0.0638	0.0000	0.9362	0.9465	7.50%	0.9645
	2014	1,547,461	3,957,650	3,622,612	234.1%	810	1,388,376	3,550,788	3,250,193	234.1%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	7.50%	0.8972
	2015	1,413,328	4,172,724	3,627,705	256.7%	749	1,179,565	3,482,560	3,027,686	256.7%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	7.50%	0.8346
	2016	1,280,969	4,080,502	3,585,257	279.9%	689	994,510	3,167,991	2,783,496	279.9%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	7.50%	0.7764
	2017	1,151,434	3,922,697	3,477,797	302.0%	628	831,574	2,833,001	2,511,691	302.0%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	7.50%	0.7222
	2018	1,026,460	3,748,749	3,320,828	323.5%	570	689,597	2,518,487	2,231,001	323.5%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	7.50%	0.6718
	2019	908,806	3,587,410	3,147,220	346.3%	514	567,958	2,241,950	1,966,854	346.3%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	7.50%	0.6249
	2020	799,655	3,416,665	2,970,747	371.5%	461	464,878	1,986,273	1,727,039	371.5%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	7.50%	0.5813
	2021	699,212	3,238,403	2,788,285	398.8%	412	378,126	1,751,294	1,507,875	398.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	7.50%	0.5408
	2022	607,519	3,054,888	2,603,017	428.5%	365	305,618	1,536,791	1,309,473	428.5%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	7.50%	0.5031
	2023	524,481	2,868,626	2,417,373	460.9%	323	245,438	1,342,410	1,131,240	460.9%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	7.50%	0.4680
	2024	449,889	2,681,200	2,231,858	496.1%	283	195,843	1,167,164	971,559	496.1%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	7.50%	0.4353
	2025	383,431	2,493,077	2,045,092	533.4%	248	155,268	1,009,555	828,146	533.4%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	7.50%	0.4049
	2026	324,710	2,304,754	1,862,006	573.4%	215	122,316	868,181	701,402	573.4%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	7.50%	0.3767
	2027	273,258	2,118,459	1,685,110	616.7%	186	95,752	742,331	590,480	616.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	7.50%	0.3504
	2028	228,549	1,936,847	1,520,083	665.1%	160	74,499	631,341	495,491	665.1%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	7.50%	0.3260
	2029	190,020	1,762,469	1,364,227	717.9%	137	57,618	534,419	413,663	717.9%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	7.50%	0.3032
	2030	157,083	1,597,152	1,222,613	778.3%	117	44,308	450,503	344,859	778.3%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	7.50%	0.2821
	2031	129,146	1,442,411	1,093,121	846.4%	99	33,886	378,471	286,822	846.4%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	7.50%	0.2624
	2032	105,626	1,298,526	974,151	922.3%	84	25,781	316,946	237,772	922.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	7.50%	0.2441
	2033	85,967	1,165,160	863,589	1004.6%	71	19,519	264,553	196,080	1004.6%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	7.50%	0.2271
	2034	69,645	1,041,738	762,222	1094.4%	59	14,710	220,027	160,990	1094.4%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	7.50%	0.2112
	2035	56,182	928,204	670,367	1193.2%	50	11,038	182,370	131,711	1193.2%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	7.50%	0.1965
	2036	45,145	824,631	589,377	1305.5%	41	8,251	150,717	107,720	1305.5%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	7.50%	0.1828
	2037	36,148	730,903	516,287	1428.3%	34	6,146	124,266	87,778	1428.3%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	7.50%	0.1700
	2038	28,854	646,512	452,159	1567.1%	28	4,563	102,249	71,511	1567.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	7.50%	0.1582
	2039	22,972	570,898	395,135	1720.1%	24	3,380	83,991	58,133	1720.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	7.50%	0.1471
	2040	18,249	503,136	344,508	1887.8%	19	2,497	68,858	47,148	1887.8%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	7.50%	0.1369
	2041	14,472	442,482	299,648	2070.5%	16	1,842	56,332	38,148	2070.5%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	7.50%	0.1273
	2042	11,461	388,296	260,070	2269.2%	13	1,357	45,985	30,799	2269.2%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	7.50%	0.1184
	2043	9,066	340,160	226,377	2497.0%	11	999	37,474	24,939	2497.0%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	7.50%	0.1102
	2044	7,163	297,729	197,367	2755.3%	9	734	30,511	20,226	2755.3%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	7.50%	0.1025
	2045	5,653	260,848	173,690	3072.7%	7	539	24,866	16,558	3072.7%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	7.50%	0.0953
	2046	4,453	229,215	153,067	3437.2%	6	395	20,326	13,574	3437.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	7.50%	0.0887
	2047	3,501	201,908	133,976	3827.1%	5	289	16,656	11,052	3827.1%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	7.50%	0.0825
	2048	2,744	177,753	115,662	4214.9%	4	211	13,640	8,875	4214.9%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	7.50%	0.0767
	2049	2,143	155,854	98,545	4598.4%	3	153	11,125	7,034	4598.4%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	7.50%	0.0714
	2050	1,666	135,832	83,180	4993.3%	2	111	9,020	5,523	4993.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	7.50%	0.0664
	2051	1,288	117,539	69,635	5408.3%	2	80	7,260	4,301	5408.3%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	7.50%	0.0618
	2052	988	100,859	57,010	5767.8%	1	57	5,795	3,276	5767.8%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	7.50%	0.0575
	Past	29,123,906	19,916,477	23,969,332	82.3%	20,791	54,112,021	26,049,433	34,166,871	63.1%									
	Future	14,310,556	66,108,118	55,575,106	388.4%	8,324	9,549,815	35,039,315	30,790,028	322.4%									
	Lifetime	43,434,462	86,024,595	79,544,437	183.1%	29,115	63,661,836	61,088,748	64,956,899	102.0%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	968	1,746,370	0	0	0.0%				0.0102		0.9898		7.50%	3.0678
	1998	1,814,209	6,979	26,493	1.5%	1,674	5,177,381	19,916	75,606	1.5%				0.0440		0.9560		7.50%	2.8538
	1999	2,201,650	32,515	16,223	0.7%	1,652	5,844,705	86,317	43,066	0.7%				0.0412		0.9588		7.50%	2.6547
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,264,158	139,973	666,293	12.7%				0.0436		0.9564		7.50%	2.4695
	2001	2,067,302	131,063	420,143	20.3%	1,517	4,748,990	301,078	965,149	20.3%				0.0399		0.9601		7.50%	2.2972
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,323,594	483,414	1,060,496	24.5%				0.0277		0.9723		7.50%	2.1369
	2003	1,976,906	472,541	672,297	34.0%	1,438	3,929,764	939,334	1,336,416	34.0%				0.0251		0.9749		7.50%	1.9878
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,571,444	1,139,862	3,387,335	94.8%				0.0355		0.9645		7.50%	1.8491
	2005	1,867,359	798,482	1,597,635	85.6%	1,322	3,212,116	1,373,500	2,748,155	85.6%				0.0469		0.9531		7.50%	1.7201
	2006	1,817,205	676,228	1,540,685	84.8%	1,283	2,907,763	1,082,051	2,465,295	84.8%				0.0295		0.9705		7.50%	1.6001
	2007	1,778,361	535,805	2,516,956	141.5%	1,237	2,647,077	797,542	3,746,469	141.5%				0.0359		0.9641		7.50%	1.4885
	2008	1,720,273	2,792,274	3,542,340	205.9%	1,170	2,381,966	3,866,306	4,904,880	205.9%				0.0542		0.9458		7.50%	1.3846
	2009	1,653,318	3,663,197	2,668,232	161.4%	1,122	2,129,542	4,718,348	3,436,791	161.4%				0.0410		0.9590		7.50%	1.2880
	2010	1,856,385	3,641,555	3,085,614	166.2%	1,059	2,224,279	4,363,230	3,697,114	166.2%				0.0561		0.9439		7.50%	1.1982
	2011	1,938,581	3,103,159	1,985,744	102.4%	978	2,160,711	3,458,731	2,213,277	102.4%				0.0765		0.9235		7.50%	1.1146
	2012	1,776,738	3,163,351	3,299,053	185.7%	929	1,842,162	3,279,833	3,420,531	185.7%				0.0501		0.9499		7.50%	1.0368
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	870	1,622,033	3,052,839	3,427,909	211.3%	1.0000	1.1382	1.0000	0.0638	0.0000	0.9362	0.9465	7.50%	0.9645
	2014	1,860,386	3,937,171	3,523,664	189.4%	793	1,669,130	3,532,414	3,161,417	189.4%	1.2631	1.1065	1.0093	0.0693	0.0200	0.9121	0.8878	7.50%	0.8972
	2015	1,973,715	4,096,890	3,437,550	174.2%	734	1,647,264	3,419,268	2,868,983	174.2%	1.1876	1.0876	1.0178	0.0748	0.0000	0.9252	0.8813	7.50%	0.8346
	2016	1,788,875	3,948,051	3,397,327	189.9%	675	1,388,834	3,065,160	2,637,593	189.9%	1.0000	1.0713	1.0178	0.0807	0.0000	0.9193	0.9063	7.50%	0.7764
	2017	1,607,979	3,758,039	3,295,501	204.9%	616	1,161,294	2,714,084	2,380,035	204.9%	1.0000	1.0603	1.0178	0.0875	0.0000	0.9125	0.8989	7.50%	0.7222
	2018	1,433,452	3,572,181	3,146,759	219.5%	558	963,023	2,399,866	2,114,058	219.5%	1.0000	1.0524	1.0178	0.0934	0.0000	0.9066	0.8915	7.50%	0.6718
	2019	1,269,148	3,410,045	2,982,252	235.0%	504	793,154	2,131,106	1,863,757	235.0%	1.0000	1.0517	1.0178	0.0980	0.0000	0.9020	0.8854	7.50%	0.6249
	2020	1,116,719	3,243,840	2,815,029	252.1%	452	649,203	1,885,801	1,636,513	252.1%	1.0000	1.0540	1.0178	0.1027	0.0000	0.8973	0.8799	7.50%	0.5813
	2021	976,451	3,072,774	2,642,131	270.6%	403	528,054	1,661,723	1,428,836	270.6%	1.0000	1.0546	1.0178	0.1074	0.0000	0.8926	0.8744	7.50%	0.5408
	2022	848,401	2,897,500	2,466,574	290.7%	358	426,796	1,457,616	1,240,834	290.7%	1.0000	1.0557	1.0178	0.1121	0.0000	0.8879	0.8689	7.50%	0.5031
	2023	732,439	2,720,106	2,290,661	312.7%	316	342,754	1,272,908	1,071,944	312.7%	1.0000	1.0569	1.0178	0.1168	0.0000	0.8832	0.8633	7.50%	0.4680
	2024	628,271	2,541,914	2,114,870	336.6%	278	273,495	1,106,531	920,633	336.6%	1.0000	1.0575	1.0178	0.1216	0.0000	0.8784	0.8578	7.50%	0.4353
	2025	535,462	2,363,271	1,937,893	361.9%	243	216,832	956,991	784,737	361.9%	1.0000	1.0563	1.0178	0.1262	0.0000	0.8738	0.8523	7.50%	0.4049
	2026	453,458	2,184,567	1,764,405	389.1%	211	170,814	822,908	664,636	389.1%	1.0000	1.0563	1.0178	0.1308	0.0000	0.8692	0.8469	7.50%	0.3767
	2027	381,605	2,007,862	1,596,781	418.4%	182	133,718	703,576	559,529	418.4%	1.0000	1.0566	1.0178	0.1352	0.0000	0.8648	0.8415	7.50%	0.3504
	2028	319,169	1,835,639	1,440,404	451.3%	157	104,037	598,351	469,519	451.3%	1.0000	1.0597	1.0178	0.1395	0.0000	0.8605	0.8364	7.50%	0.3260
	2029	265,363	1,670,307	1,292,718	487.2%	134	80,464	506,473	391,980	487.2%	1.0000	1.0606	1.0178	0.1437	0.0000	0.8563	0.8314	7.50%	0.3032
	2030	219,367	1,513,588	1,158,527	528.1%	115	61,876	426,933	326,782	528.1%	1.0000	1.0651	1.0178	0.1476	0.0000	0.8524	0.8267	7.50%	0.2821
	2031	180,352	1,366,908	1,035,823	574.3%	97	47,322	358,660	271,787	574.3%	1.0000	1.0685	1.0178	0.1513	0.0000	0.8487	0.8221	7.50%	0.2624
	2032	147,507	1,230,530	923,089	625.8%	82	36,004	300,350	225,309	625.8%	1.0000	1.0705	1.0178	0.1548	0.0000	0.8452	0.8179	7.50%	0.2441
	2033	120,053	1,104,131	818,322	681.6%	69	27,258	250,696	185,802	681.6%	1.0000	1.0702	1.0178	0.1581	0.0000	0.8419	0.8139	7.50%	0.2271
	2034	97,260	987,162	722,269	742.6%	58	20,542	208,500	152,552	742.6%	1.0000	1.0704	1.0178	0.1611	0.0000	0.8389	0.8101	7.50%	0.2112
	2035	78,459	879,568	635,228	809.6%	49	15,415	172,814	124,807	809.6%	1.0000	1.0712	1.0178	0.1639	0.0000	0.8361	0.8067	7.50%	0.1965
	2036	63,044	781,418	558,484	885.9%	40	11,523	142,818	102,073	885.9%	1.0000	1.0750	1.0178	0.1665	0.0000	0.8335	0.8035	7.50%	0.1828
	2037	50,480	692,597	489,225	969.1%	34	8,582	117,753	83,177	969.1%	1.0000	1.0749	1.0178	0.1689	0.0000	0.8311	0.8007	7.50%	0.1700
	2038	40,295	612,627	428,458	1063.3%	28	6,373	96,890	67,763	1063.3%	1.0000	1.0780	1.0178	0.1712	0.0000	0.8288	0.7982	7.50%	0.1582
	2039	32,080	540,975	374,423	1167.2%	23	4,720	79,589	55,086	1167.2%	1.0000	1.0785	1.0178	0.1733	0.0000	0.8267	0.7961	7.50%	0.1471
	2040	25,484	476,764	326,450	1281.0%	19	3,488	65,249	44,677	1281.0%	1.0000	1.0783	1.0178	0.1754	0.0000	0.8246	0.7944	7.50%	0.1369
	2041	20,210	419,289	283,941	1404.9%	16	2,573	53,379	36,148	1404.9%	1.0000	1.0776	1.0178	0.1774	0.0000	0.8226	0.7930	7.50%	0.1273
	2042	16,005	367,943	246,437	1539.7%	13	1,895	43,574	29,185	1539.7%	1.0000	1.0768	1.0178	0.1794	0.0000	0.8206	0.7919	7.50%	0.1184
	2043	12,661	322,329	214,511	1694.3%	10	1,395	35,509	23,631	1694.3%	1.0000	1.0811	1.0178	0.1817	0.0000	0.8183	0.7910	7.50%	0.1102
	2044	10,003	282,123	187,022	1869.6%	9	1,025	28,912	19,166	1869.6%	1.0000	1.0841	1.0178	0.1842	0.0000	0.8158	0.7901	7.50%	0.1025
	2045	7,894	247,176	164,586	2085.0%	7	753	23,563	15,690	2085.0%	1.0000	1.0957	1.0178	0.1871	0.0000	0.8129	0.7891	7.50%	0.0953
	2046	6,219	217,200	145,044	2332.3%	6	551	19,261	12,862	2332.3%	1.0000	1.0990	1.0178	0.1904	0.0000	0.8096	0.7878	7.50%	0.0887
	2047	4,889	191,324	126,953	2596.8%	5	403	15,783	10,473	2596.8%	1.0000	1.0939	1.0178	0.1942	0.0000	0.8058	0.7861	7.50%	0.0825
	2048	3,832	168,435	109,599	2860.0%	4	294	12,925	8,410	2860.0%	1.0000	1.0821	1.0178	0.1987	0.0000	0.8013	0.7839	7.50%	0.0767
	2049	2,993	147,685	93,379	3120.2%	3	214	10,542	6,666	3120.2%	1.0000	1.0719	1.0178	0.2038	0.0000	0.7962	0.7810	7.50%	0.0714
	2050	2,326	128,712	78,820	3388.1%	2	154	8,547	5,234	3388.1%	1.0000	1.0669	1.0178	0.2095	0.0000	0.7905	0.7773	7.50%	0.0664
	2051	1,798	111,378	65,985	3669.7%	2	111	6,880	4,076	3669.7%	1.0000	1.0642	1.0178	0.2160	0.0000	0.7840	0.7729	7.50%	0.0618
	2052	1,380	95,573	54,021	3913.7%	1	79	5,492	3,104	3913.7%	1.0000	1.0478	1.0178	0.2231	0.0000	0.7769	0.7677	7.50%	0.0575
	Past	29,123,906	19,916,477	23,969,332	82.3%	20,791	54,112,021	26,049,433	34,166,871	63.1%									
	Future	19,017,245	63,310,844	52,939,245	278.4%	8,175	12,423,452	33,772,233	29,437,370	237.0%									
	Lifetime	48,141,151	83,227,320	76,908,577	159.8%	28,966	66,535,473	59,821,666	63,604,241	95.6%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	141,436	0	0	0.0%				0.0000		1.0000		7.50%	3.0678
	1998	96,958	0	0	0.0%	57	276,698	0	0	0.0%				0.0339		0.9661		7.50%	2.8538
	1999	106,061	0	0	0.0%	57	281,560	0	0	0.0%				0.0500		0.9500		7.50%	2.6547
	2000	97,197	0	0	0.0%	56	240,027	0	0	0.0%				0.0175		0.9825		7.50%	2.4695
	2001	95,681	17,592	163,419	170.8%	54	219,797	40,411	375,406	170.8%				0.0357		0.9643		7.50%	2.2972
	2002	89,726	90,218	61,772	68.8%	52	191,737	192,790	132,002	68.8%				0.0370		0.9630		7.50%	2.1369
	2003	82,941	89,996	193,730	233.6%	49	164,874	178,898	385,103	233.6%				0.0577		0.9423		7.50%	1.9878
	2004	78,485	71,673	243,163	309.8%	46	145,130	132,534	449,645	309.8%				0.0612		0.9388		7.50%	1.8491
	2005	75,198	43,438	3,340	4.4%	45	129,351	74,720	5,745	4.4%				0.0217		0.9783		7.50%	1.7201
	2006	71,789	15,042	0	0.0%	42	114,872	24,068	0	0.0%				0.0667		0.9333		7.50%	1.6001
	2007	69,801	0	0	0.0%	41	103,898	0	0	0.0%				0.0238		0.9762		7.50%	1.4885
	2008	69,852	275,091	0	0.0%	41	96,720	380,902	0	0.0%				0.0000		1.0000		7.50%	1.3846
	2009	67,410	268,469	0	0.0%	39	86,827	345,799	0	0.0%				0.0488		0.9512		7.50%	1.2880
	2010	59,564	0	1,100	1.8%	36	71,368	0	1,318	1.8%				0.0769		0.9231		7.50%	1.1982
	2011	57,535	0	4,718	8.2%	34	64,128	0	5,259	8.2%				0.0556		0.9444		7.50%	1.1146
	2012	56,000	30,945	169,552	302.8%	33	58,062	32,084	175,795	302.8%				0.0294		0.9706		7.50%	1.0368
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	52,699	63,850	108,682	206.2%	1.0000	0.6811	1.0000	0.0483	0.0000	0.9517	0.9757	7.50%	0.9645
	2014	51,443	98,878	118,239	229.8%	30	46,154	88,713	106,084	229.8%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	7.50%	0.8972
	2015	48,193	117,884	124,775	258.9%	28	40,222	98,386	104,138	258.9%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	7.50%	0.8346
	2016	44,920	126,932	129,199	287.6%	26	34,875	98,547	100,307	287.6%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	7.50%	0.7764
	2017	41,613	131,340	133,143	320.0%	25	30,053	94,855	96,157	320.0%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	7.50%	0.7222
	2018	38,329	135,263	136,698	356.6%	23	25,750	90,873	91,837	356.6%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	7.50%	0.6718
	2019	35,132	138,449	140,254	399.2%	21	21,956	86,524	87,652	399.2%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	7.50%	0.6249
	2020	32,065	142,189	144,678	451.2%	20	18,641	82,661	84,108	451.2%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	7.50%	0.5813
	2021	29,139	146,160	147,821	507.3%	18	15,758	79,042	79,940	507.3%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	7.50%	0.5408
	2022	26,363	149,716	149,406	566.7%	17	13,262	75,316	75,160	566.7%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	7.50%	0.5031
	2023	23,741	152,162	149,039	627.8%	15	11,110	71,206	69,744	627.8%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	7.50%	0.4680
	2024	21,278	153,223	147,669	694.0%	14	9,263	66,700	64,282	694.0%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	7.50%	0.4353
	2025	18,976	153,042	145,522	766.9%	12	7,684	61,973	58,928	766.9%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	7.50%	0.4049
	2026	16,834	151,771	142,446	846.2%	11	6,341	57,171	53,658	846.2%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	7.50%	0.3767
	2027	14,854	149,586	138,312	931.1%	10	5,205	52,416	48,466	931.1%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	7.50%	0.3504
	2028	13,035	146,723	133,838	1026.8%	9	4,249	47,826	43,626	1026.8%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	7.50%	0.3260
	2029	11,375	143,149	128,050	1125.7%	8	3,449	43,406	38,827	1125.7%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	7.50%	0.3032
	2030	9,870	138,823	122,202	1238.2%	7	2,784	39,157	34,469	1238.2%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	7.50%	0.2821
	2031	8,515	133,599	114,868	1349.0%	6	2,234	35,055	30,140	1349.0%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	7.50%	0.2624
	2032	7,305	127,344	106,904	1463.5%	5	1,783	31,082	26,093	1463.5%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	7.50%	0.2441
	2033	6,232	120,074	97,890	1570.8%	5	1,415	27,263	22,226	1570.8%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	7.50%	0.2271
	2034	5,288	111,930	88,793	1679.0%	4	1,117	23,641	18,754	1679.0%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	7.50%	0.2112
	2035	4,465	103,259	79,623	1783.2%	4	877	20,288	15,644	1783.2%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	7.50%	0.1965
	2036	3,753	94,264	70,338	1874.3%	3	686	17,228	12,856	1874.3%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	7.50%	0.1828
	2037	3,141	85,192	61,712	1964.7%	3	534	14,484	10,492	1964.7%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	7.50%	0.1700
	2038	2,620	76,508	54,751	2090.1%	2	414	12,100	8,659	2090.1%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	7.50%	0.1582
	2039	2,178	68,590	49,039	2251.7%	2	320	10,091	7,215	2251.7%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	7.50%	0.1471
	2040	1,806	61,568	44,194	2447.3%	2	247	8,426	6,048	2447.3%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	7.50%	0.1369
	2041	1,494	55,381	39,642	2653.7%	1	190	7,051	5,047	2653.7%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	7.50%	0.1273
	2042	1,233	49,933	35,906	2912.3%	1	146	5,913	4,252	2912.3%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	7.50%	0.1184
	2043	1,015	45,187	32,712	3222.1%	1	112	4,978	3,604	3222.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	7.50%	0.1102
	2044	834	40,979	29,511	3538.7%	1	85	4,199	3,024	3538.7%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	7.50%	0.1025
	2045	683	37,267	26,984	3949.7%	1	65	3,553	2,572	3949.7%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	7.50%	0.0953
	2046	558	34,020	24,593	4406.6%	1	49	3,017	2,181	4406.6%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	7.50%	0.0887
	2047	455	31,131	22,314	4909.3%	1	37	2,568	1,841	4909.3%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	7.50%	0.0825
	2048	369	28,453	19,768	5357.4%	1	28	2,183	1,517	5357.4%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	7.50%	0.0767
	2049	298	25,852	17,249	5778.8%	1	21	1,845	1,231	5778.8%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	7.50%	0.0714
	2050	240	23,304	14,897	6195.1%	1	16	1,547	989	6195.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	7.50%	0.0664
	2051	193	20,813	12,653	6564.7%	1	12	1,286	782	6564.7%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	7.50%	0.0618
	2052	154	18,391	10,595	6901.2%	1	9	1,057	609	6901.2%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	7.50%	0.0575
	Past	1,220,301	902,463	840,794	68.9%	722	2,386,484	1,402,207	1,530,273	64.1%									
	Future	584,629	3,834,528	3,498,909	598.5%	373	359,856	1,537,478	1,531,841	425.7%									
	Lifetime	1,804,930	4,736,991	4,339,703	240.4%	1,095	2,746,340	2,939,685	3,062,114	111.5%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	141,436	0	0	0.0%				0.0000		1.0000		7.50%	3.0678
	1998	96,958	0	0	0.0%	57	276,698	0	0	0.0%				0.0339		0.9661		7.50%	2.8538
	1999	106,061	0	0	0.0%	57	281,560	0	0	0.0%				0.0500		0.9500		7.50%	2.6547
	2000	97,197	0	0	0.0%	56	240,027	0	0	0.0%				0.0175		0.9825		7.50%	2.4695
	2001	95,681	17,592	163,419	170.8%	54	219,797	40,411	375,406	170.8%				0.0357		0.9643		7.50%	2.2972
	2002	89,726	90,218	61,772	68.8%	52	191,737	192,790	132,002	68.8%				0.0370		0.9630		7.50%	2.1369
	2003	82,941	89,996	193,730	233.6%	49	164,874	178,898	385,103	233.6%				0.0577		0.9423		7.50%	1.9878
	2004	78,485	71,673	243,163	309.8%	46	145,130	132,534	449,645	309.8%				0.0612		0.9388		7.50%	1.8491
	2005	75,198	43,438	3,340	4.4%	45	129,351	74,720	5,745	4.4%				0.0217		0.9783		7.50%	1.7201
	2006	71,789	15,042	0	0.0%	42	114,872	24,068	0	0.0%				0.0667		0.9333		7.50%	1.6001
	2007	69,801	0	0	0.0%	41	103,898	0	0	0.0%				0.0238		0.9762		7.50%	1.4885
	2008	69,852	275,091	0	0.0%	41	96,720	380,902	0	0.0%				0.0000		1.0000		7.50%	1.3846
	2009	67,410	268,469	0	0.0%	39	86,827	345,799	0	0.0%				0.0488		0.9512		7.50%	1.2880
	2010	59,564	0	1,100	1.8%	36	71,368	0	1,318	1.8%				0.0769		0.9231		7.50%	1.1982
	2011	57,535	0	4,718	8.2%	34	64,128	0	5,259	8.2%				0.0556		0.9444		7.50%	1.1146
	2012	56,000	30,945	169,552	302.8%	33	58,062	32,084	175,795	302.8%				0.0294		0.9706		7.50%	1.0368
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	31	52,699	63,850	108,682	206.2%	1.0000	0.6811	1.0000	0.0483	0.0000	0.9517	0.9757	7.50%	0.9645
	2014	63,309	98,150	114,781	181.3%	29	56,801	88,060	102,981	181.3%	1.2938	1.1161	1.0099	0.0520	0.0200	0.9290	0.9037	7.50%	0.8972
	2015	67,302	115,317	118,235	175.7%	28	56,170	96,244	98,679	175.7%	1.1593	1.1138	1.0178	0.0559	0.0000	0.9441	0.9087	7.50%	0.8346
	2016	62,731	122,461	122,427	195.2%	26	48,703	95,075	95,049	195.2%	1.0000	1.0915	1.0178	0.0599	0.0000	0.9401	0.9321	7.50%	0.7764
	2017	58,113	125,565	126,164	217.1%	24	41,969	90,684	91,117	217.1%	1.0000	1.0930	1.0178	0.0654	0.0000	0.9346	0.9264	7.50%	0.7222
	2018	53,527	128,730	129,533	242.0%	23	35,961	86,483	87,023	242.0%	1.0000	1.0952	1.0178	0.0697	0.0000	0.9303	0.9211	7.50%	0.6718
	2019	49,062	131,495	132,902	270.9%	21	30,661	82,178	83,057	270.9%	1.0000	1.0998	1.0178	0.0734	0.0000	0.9266	0.9166	7.50%	0.6249
	2020	44,779	134,925	137,094	306.2%	19	26,032	78,438	79,699	306.2%	1.0000	1.1104	1.0178	0.0768	0.0000	0.9232	0.9127	7.50%	0.5813
	2021	40,693	138,623	140,072	344.2%	18	22,006	74,966	75,750	344.2%	1.0000	1.1046	1.0178	0.0804	0.0000	0.9196	0.9088	7.50%	0.5408
	2022	36,816	141,951	141,574	384.5%	16	18,521	71,410	71,220	384.5%	1.0000	1.0976	1.0178	0.0841	0.0000	0.9159	0.9047	7.50%	0.5031
	2023	33,155	144,242	141,226	426.0%	15	15,515	67,500	66,089	426.0%	1.0000	1.0883	1.0178	0.0878	0.0000	0.9122	0.9006	7.50%	0.4680
	2024	29,715	145,229	139,929	470.9%	13	12,935	63,220	60,913	470.9%	1.0000	1.0862	1.0178	0.0917	0.0000	0.9083	0.8963	7.50%	0.4353
	2025	26,499	145,046	137,894	520.4%	12	10,731	58,736	55,839	520.4%	1.0000	1.0857	1.0178	0.0958	0.0000	0.9042	0.8918	7.50%	0.4049
	2026	23,509	143,834	134,979	574.2%	11	8,856	54,181	50,846	574.2%	1.0000	1.0841	1.0178	0.0999	0.0000	0.9001	0.8871	7.50%	0.3767
	2027	20,744	141,758	131,062	631.8%	10	7,269	49,674	45,925	631.8%	1.0000	1.0811	1.0178	0.1041	0.0000	0.8959	0.8824	7.50%	0.3504
	2028	18,203	139,041	126,822	696.7%	9	5,934	45,322	41,339	696.7%	1.0000	1.0834	1.0178	0.1083	0.0000	0.8917	0.8775	7.50%	0.3260
	2029	15,885	135,652	121,338	763.9%	8	4,817	41,133	36,792	763.9%	1.0000	1.0772	1.0178	0.1124	0.0000	0.8876	0.8726	7.50%	0.3032
	2030	13,783	131,551	115,796	840.1%	7	3,888	37,106	32,662	840.1%	1.0000	1.0806	1.0178	0.1166	0.0000	0.8834	0.8677	7.50%	0.2821
	2031	11,891	126,600	108,847	915.3%	6	3,120	33,218	28,560	915.3%	1.0000	1.0704	1.0178	0.1207	0.0000	0.8793	0.8628	7.50%	0.2624
	2032	10,201	120,671	101,301	993.0%	5	2,490	29,454	24,726	993.0%	1.0000	1.0659	1.0178	0.1246	0.0000	0.8754	0.8579	7.50%	0.2441
	2033	8,703	113,781	92,759	1065.8%	5	1,976	25,834	21,061	1065.8%	1.0000	1.0545	1.0178	0.1283	0.0000	0.8717	0.8531	7.50%	0.2271
	2034	7,385	106,063	84,138	1139.3%	4	1,560	22,402	17,771	1139.3%	1.0000	1.0502	1.0178	0.1318	0.0000	0.8682	0.8486	7.50%	0.2112
	2035	6,236	97,847	75,449	1210.0%	3	1,225	19,225	14,824	1210.0%	1.0000	1.0435	1.0178	0.1349	0.0000	0.8651	0.8443	7.50%	0.1965
	2036	5,241	89,323	66,651	1271.8%	3	958	16,325	12,182	1271.8%	1.0000	1.0327	1.0178	0.1377	0.0000	0.8623	0.8405	7.50%	0.1828
	2037	4,387	80,726	58,477	1333.1%	3	746	13,725	9,942	1333.1%	1.0000	1.0299	1.0178	0.1402	0.0000	0.8598	0.8370	7.50%	0.1700
	2038	3,658	72,498	51,881	1418.2%	2	579	11,466	8,205	1418.2%	1.0000	1.0452	1.0178	0.1424	0.0000	0.8576	0.8340	7.50%	0.1582
	2039	3,041	64,994	46,468	1527.8%	2	447	9,562	6,836	1527.8%	1.0000	1.0585	1.0178	0.1445	0.0000	0.8555	0.8314	7.50%	0.1471
	2040	2,522	58,340	41,877	1660.6%	2	345	7,984	5,731	1660.6%	1.0000	1.0679	1.0178	0.1465	0.0000	0.8535	0.8292	7.50%	0.1369
	2041	2,086	52,479	37,564	1800.7%	1	266	6,681	4,782	1800.7%	1.0000	1.0654	1.0178	0.1487	0.0000	0.8513	0.8272	7.50%	0.1273
	2042	1,722	47,316	34,024	1976.1%	1	204	5,603	4,029	1976.1%	1.0000	1.0782	1.0178	0.1512	0.0000	0.8488	0.8253	7.50%	0.1184
	2043	1,418	42,819	30,997	2186.3%	1	156	4,717	3,415	2186.3%	1.0000	1.0870	1.0178	0.1541	0.0000	0.8459	0.8234	7.50%	0.1102
	2044	1,165	38,831	27,964	2401.2%	1	119	3,979	2,866	2401.2%	1.0000	1.0790	1.0178	0.1574	0.0000	0.8426	0.8214	7.50%	0.1025
	2045	954	35,313	25,569	2680.0%	1	91	3,366	2,437	2680.0%	1.0000	1.0966	1.0178	0.1613	0.0000	0.8387	0.8192	7.50%	0.0953
	2046	779	32,237	23,304	2990.1%	1	69	2,859	2,067	2990.1%	1.0000	1.0962	1.0178	0.1655	0.0000	0.8345	0.8169	7.50%	0.0887
	2047	635	29,499	21,145	3331.2%	1	52	2,433	1,744	3331.2%	1.0000	1.0946	1.0178	0.1701	0.0000	0.8299	0.8144	7.50%	0.0825
	2048	515	26,961	18,732	3635.2%	1	40	2,069	1,437	3635.2%	1.0000	1.0722	1.0178	0.1751	0.0000	0.8249	0.8118	7.50%	0.0767
	2049	417	24,497	16,345	3921.2%	1	30	1,749	1,167	3921.2%	1.0000	1.0598	1.0178	0.1804	0.0000	0.8196	0.8089	7.50%	0.0714
	2050	336	22,082	14,116	4203.6%	1	22	1,466	937	4203.6%	1.0000	1.0533	1.0178	0.1863	0.0000	0.8137	0.8056	7.50%	0.0664
	2051	269	19,722	11,990	4454.4%	1	17	1,218	741	4454.4%	1.0000	1.0411	1.0178	0.1929	0.0000	0.8071	0.8016	7.50%	0.0618
	2052	214	17,427	10,040	4682.7%	1	12	1,001	577	4682.7%	1.0000	1.0329	1.0178	0.2002	0.0000	0.7998	0.7965	7.50%	0.0575
	Past	1,220,301	902,463	840,794	68.9%	722	2,386,484	1,402,207	1,530,273	64.1%									
	Future	786,240	3,649,797	3,324,152	422.8%	366	473,991	1,470,597	1,459,701	308.0%									
	Lifetime	2,006,541	4,552,260	4,164,946	207.6%	1,088	2,860,475	2,872,803	2,989,975	104.5%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	569,253	0	77,899	13.7%
1998	1,814,209	26,493	695,997	39.8%
1999	2,201,650	16,223	1,437,768	66.0%
2000	2,131,685	269,811	1,495,089	82.8%
2001	2,067,302	420,143	1,421,617	89.1%
2002	2,023,280	496,272	1,444,819	95.9%
2003	1,976,906	672,297	1,417,420	105.7%
2004	1,931,398	1,831,834	1,336,382	164.0%
2005	1,867,359	1,597,635	1,204,327	150.0%
2006	1,817,205	1,540,685	1,305,127	156.6%
2007	1,778,361	2,516,956	1,219,786	210.1%
2008	1,720,273	3,542,340	900,280	258.3%
2009	1,653,318	2,668,232	1,017,874	223.0%
2010	1,856,385	3,085,614	715,948	204.8%
2011	1,938,581	1,985,744	218,601	113.7%
2012	1,776,738	3,299,053	699,592	225.1%
Total	29,123,906	23,969,332	16,608,527	139.3%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	46,103	0	11,583	25.1%
1998	96,958	0	51,523	53.1%
1999	106,061	0	66,119	62.3%
2000	97,197	0	68,317	70.3%
2001	95,681	163,419	63,952	237.6%
2002	89,726	61,772	56,437	131.7%
2003	82,941	193,730	41,432	283.5%
2004	78,485	243,163	65,421	393.2%
2005	75,198	3,340	75,915	105.4%
2006	71,789	0	47,364	66.0%
2007	69,801	0	68,063	97.5%
2008	69,852	0	88,488	126.7%
2009	67,410	0	46,989	69.7%
2010	59,564	1,100	1,430	4.2%
2011	57,535	4,718	25,226	52.0%
2012	56,000	169,552	61,476	412.6%
Total	1,220,301	840,794	839,734	137.7%

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

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	0	0	0	0	
1998	26,493	26,493	0	0	
1999	16,223	16,223	0	0	
2000	269,811	269,811	0	0	
2001	420,143	420,143	0	0	
2002	496,272	496,272	0	0	
2003	672,297	672,297	0	0	
2004	1,831,834	1,831,834	0	0	
2005	1,597,635	1,462,807	0	134,828	
2006	1,540,685	1,451,525	0	89,159	
2007	2,516,956	2,306,277	0	210,679	
2008	3,542,340	2,924,909	0	617,431	
2009	2,668,232	2,089,373	0	578,859	
2010	3,085,614	1,779,073	48,854	1,257,687	
2011	1,985,744	758,057	209,618	1,018,068	
2012	3,299,053	379,371	1,102,458	1,817,224	16,608,527
Total	23,969,332	16,884,465	1,360,930	5,723,937	16,608,527

** 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 Nursing Facility Only Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	30,790,028
2	Active Life Reserves at 12/31/2012:	16,608,527
3	Present Value of Future Premium:	9,549,815
	Anticipated Loss Ratio = (1 - 2) / 3:	**148.5%**

Nationwide Experience
With 50.0% Increase

1	Present Value of Future Claims:	29,437,370
2	Active Life Reserves at 12/31/2012:	16,608,527
3	Present Value of Future Premium:	12,423,452
	Anticipated Loss Ratio = (1 - 2) / 3:	**103.3%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	1,531,841
2	Active Life Reserves at 12/31/2012:	839,734
3	Present Value of Future Premium:	359,856
	Anticipated Loss Ratio = (1 - 2) / 3:	**192.3%**

Virginia-Specific Experience
With 50.0% Increase

1	Present Value of Future Claims:	1,459,701
2	Active Life Reserves at 12/31/2012:	839,734
3	Present Value of Future Premium:	473,991
	Anticipated Loss Ratio = (1 - 2) / 3:	**130.8%**

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 Nursing Facility Only 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	1,186,892	0	0	0.0%	968	3,641,182	0	0	0.0%				0.0102		0.9898		7.50%	3.0678
	1998	3,782,626	6,979	26,493	0.7%	1,674	10,794,838	19,916	75,606	0.7%				0.0440		0.9560		7.50%	2.8538
	1999	4,590,441	32,515	16,223	0.4%	1,652	12,186,210	86,317	43,066	0.4%				0.0412		0.9588		7.50%	2.6547
	2000	4,444,564	56,681	269,811	6.1%	1,580	10,975,770	139,973	666,293	6.1%				0.0436		0.9564		7.50%	2.4695
	2001	4,310,325	131,063	420,143	9.7%	1,517	9,901,645	301,078	965,149	9.7%				0.0399		0.9601		7.50%	2.2972
	2002	4,218,539	226,220	496,272	11.8%	1,475	9,014,693	483,414	1,060,496	11.8%				0.0277		0.9723		7.50%	2.1369
	2003	4,121,849	472,541	672,297	16.3%	1,438	8,193,557	939,334	1,336,416	16.3%				0.0251		0.9749		7.50%	1.9878
	2004	4,026,966	616,425	1,831,834	45.5%	1,387	7,446,461	1,139,862	3,387,335	45.5%				0.0355		0.9645		7.50%	1.8491
	2005	3,893,443	798,482	1,597,635	41.0%	1,322	6,697,262	1,373,500	2,748,155	41.0%				0.0469		0.9531		7.50%	1.7201
	2006	3,788,873	676,228	1,540,685	40.7%	1,283	6,062,686	1,082,051	2,465,295	40.7%				0.0295		0.9705		7.50%	1.6001
	2007	3,707,884	535,805	2,516,956	67.9%	1,237	5,519,156	797,542	3,746,469	67.9%				0.0359		0.9641		7.50%	1.4885
	2008	3,586,770	2,792,274	3,542,340	98.8%	1,170	4,966,399	3,866,306	4,904,880	98.8%				0.0542		0.9458		7.50%	1.3846
	2009	3,447,169	3,663,197	2,668,232	77.4%	1,122	4,440,094	4,718,348	3,436,791	77.4%				0.0410		0.9590		7.50%	1.2880
	2010	3,277,982	3,641,555	3,085,614	94.1%	1,059	3,927,604	4,363,230	3,697,114	94.1%				0.0561		0.9439		7.50%	1.1982
	2011	2,998,473	3,103,159	1,985,744	66.2%	978	3,342,050	3,458,731	2,213,277	66.2%				0.0765		0.9235		7.50%	1.1146
	2012	2,748,144	3,163,351	3,299,053	120.0%	929	2,849,337	3,279,833	3,420,531	120.0%				0.0501		0.9499		7.50%	1.0368
Projected Future Experience	2013	2,601,239	3,165,251	3,554,132	136.6%	870	2,508,857	3,052,839	3,427,909	136.6%	1.0000	1.1382	1.0000	0.0638	0.0000	0.9362	0.9465	7.50%	0.9645
	2014	2,393,514	3,957,650	3,622,612	151.4%	810	2,147,451	3,550,788	3,250,193	151.4%	1.0000	1.1077	1.0000	0.0693	0.0000	0.9307	0.9201	7.50%	0.8972
	2015	2,186,046	4,172,724	3,627,705	165.9%	749	1,824,476	3,482,560	3,027,686	165.9%	1.0000	1.0964	1.0000	0.0748	0.0000	0.9252	0.9133	7.50%	0.8346
	2016	1,981,321	4,080,502	3,585,257	181.0%	689	1,538,244	3,167,991	2,783,496	181.0%	1.0000	1.0904	1.0000	0.0807	0.0000	0.9193	0.9063	7.50%	0.7764
	2017	1,780,964	3,922,697	3,477,797	195.3%	628	1,286,225	2,833,001	2,511,691	195.3%	1.0000	1.0792	1.0000	0.0875	0.0000	0.9125	0.8989	7.50%	0.7222
	2018	1,587,662	3,748,749	3,320,828	209.2%	570	1,066,624	2,518,487	2,231,001	209.2%	1.0000	1.0711	1.0000	0.0934	0.0000	0.9066	0.8915	7.50%	0.6718
	2019	1,405,682	3,587,410	3,147,220	223.9%	514	878,481	2,241,950	1,966,854	223.9%	1.0000	1.0704	1.0000	0.0980	0.0000	0.9020	0.8854	7.50%	0.6249
	2020	1,236,855	3,416,665	2,970,747	240.2%	461	719,044	1,986,273	1,727,039	240.2%	1.0000	1.0728	1.0000	0.1027	0.0000	0.8973	0.8799	7.50%	0.5813
	2021	1,081,497	3,238,403	2,788,285	257.8%	412	584,862	1,751,294	1,507,875	257.8%	1.0000	1.0734	1.0000	0.1074	0.0000	0.8926	0.8744	7.50%	0.5408
	2022	939,671	3,054,888	2,603,017	277.0%	365	472,711	1,536,791	1,309,473	277.0%	1.0000	1.0745	1.0000	0.1121	0.0000	0.8879	0.8689	7.50%	0.5031
	2023	811,234	2,868,626	2,417,373	298.0%	323	379,627	1,342,410	1,131,240	298.0%	1.0000	1.0757	1.0000	0.1168	0.0000	0.8832	0.8633	7.50%	0.4680
	2024	695,860	2,681,200	2,231,858	320.7%	283	302,918	1,167,164	971,559	320.7%	1.0000	1.0763	1.0000	0.1216	0.0000	0.8784	0.8578	7.50%	0.4353
	2025	593,067	2,493,077	2,045,092	344.8%	248	240,159	1,009,555	828,146	344.8%	1.0000	1.0751	1.0000	0.1262	0.0000	0.8738	0.8523	7.50%	0.4049
	2026	502,241	2,304,754	1,862,006	370.7%	215	189,190	868,181	701,402	370.7%	1.0000	1.0751	1.0000	0.1308	0.0000	0.8692	0.8469	7.50%	0.3767
	2027	422,658	2,118,459	1,685,110	398.7%	186	148,104	742,331	590,480	398.7%	1.0000	1.0754	1.0000	0.1352	0.0000	0.8648	0.8415	7.50%	0.3504
	2028	353,505	1,936,847	1,520,083	430.0%	160	115,230	631,341	495,491	430.0%	1.0000	1.0785	1.0000	0.1395	0.0000	0.8605	0.8364	7.50%	0.3260
	2029	293,911	1,762,469	1,364,227	464.2%	137	89,120	534,419	413,663	464.2%	1.0000	1.0794	1.0000	0.1437	0.0000	0.8563	0.8314	7.50%	0.3032
	2030	242,966	1,597,152	1,222,613	503.2%	117	68,533	450,503	344,859	503.2%	1.0000	1.0841	1.0000	0.1476	0.0000	0.8524	0.8267	7.50%	0.2821
	2031	199,754	1,442,411	1,093,121	547.2%	99	52,413	378,471	286,822	547.2%	1.0000	1.0875	1.0000	0.1513	0.0000	0.8487	0.8221	7.50%	0.2624
	2032	163,376	1,298,526	974,151	596.3%	84	39,877	316,946	237,772	596.3%	1.0000	1.0896	1.0000	0.1548	0.0000	0.8452	0.8179	7.50%	0.2441
	2033	132,968	1,165,160	863,589	649.5%	71	30,191	264,553	196,080	649.5%	1.0000	1.0892	1.0000	0.1581	0.0000	0.8419	0.8139	7.50%	0.2271
	2034	107,723	1,041,738	762,222	707.6%	59	22,752	220,027	160,990	707.6%	1.0000	1.0895	1.0000	0.1611	0.0000	0.8389	0.8101	7.50%	0.2112
	2035	86,899	928,204	670,367	771.4%	50	17,074	182,370	131,711	771.4%	1.0000	1.0902	1.0000	0.1639	0.0000	0.8361	0.8067	7.50%	0.1965
	2036	69,827	824,631	589,377	844.1%	41	12,762	150,717	107,720	844.1%	1.0000	1.0941	1.0000	0.1665	0.0000	0.8335	0.8035	7.50%	0.1828
	2037	55,911	730,903	516,287	923.4%	34	9,506	124,266	87,778	923.4%	1.0000	1.0940	1.0000	0.1689	0.0000	0.8311	0.8007	7.50%	0.1700
	2038	44,630	646,512	452,159	1013.1%	28	7,058	102,249	71,511	1013.1%	1.0000	1.0972	1.0000	0.1712	0.0000	0.8288	0.7982	7.50%	0.1582
	2039	35,531	570,898	395,135	1112.1%	24	5,227	83,991	58,133	1112.1%	1.0000	1.0977	1.0000	0.1733	0.0000	0.8267	0.7961	7.50%	0.1471
	2040	28,226	503,136	344,508	1220.5%	19	3,863	68,858	47,148	1220.5%	1.0000	1.0975	1.0000	0.1754	0.0000	0.8246	0.7944	7.50%	0.1369
	2041	22,384	442,482	299,648	1338.7%	16	2,850	56,332	38,148	1338.7%	1.0000	1.0968	1.0000	0.1774	0.0000	0.8226	0.7930	7.50%	0.1273
	2042	17,727	388,296	260,070	1467.1%	13	2,099	45,985	30,799	1467.1%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.7919	7.50%	0.1184
	2043	14,023	340,160	226,377	1614.4%	11	1,545	37,474	24,939	1614.4%	1.0000	1.1004	1.0000	0.1817	0.0000	0.8183	0.7910	7.50%	0.1102
	2044	11,080	297,729	197,367	1781.4%	9	1,135	30,511	20,226	1781.4%	1.0000	1.1034	1.0000	0.1842	0.0000	0.8158	0.7901	7.50%	0.1025
	2045	8,743	260,848	173,690	1986.6%	7	833	24,866	16,558	1986.6%	1.0000	1.1152	1.0000	0.1871	0.0000	0.8129	0.7891	7.50%	0.0953
	2046	6,888	229,215	153,067	2222.2%	6	611	20,326	13,574	2222.2%	1.0000	1.1186	1.0000	0.1904	0.0000	0.8096	0.7878	7.50%	0.0887
	2047	5,415	201,908	133,976	2474.3%	5	447	16,656	11,052	2474.3%	1.0000	1.1134	1.0000	0.1942	0.0000	0.8058	0.7861	7.50%	0.0825
	2048	4,244	177,753	115,662	2725.0%	4	326	13,640	8,875	2725.0%	1.0000	1.1013	1.0000	0.1987	0.0000	0.8013	0.7839	7.50%	0.0767
	2049	3,315	155,854	98,545	2972.9%	3	237	11,125	7,034	2972.9%	1.0000	1.0910	1.0000	0.2038	0.0000	0.7962	0.7810	7.50%	0.0714
	2050	2,577	135,832	83,180	3228.3%	2	171	9,020	5,523	3228.3%	1.0000	1.0859	1.0000	0.2095	0.0000	0.7905	0.7773	7.50%	0.0664
	2051	1,992	117,539	69,635	3496.6%	2	123	7,260	4,301	3496.6%	1.0000	1.0831	1.0000	0.2160	0.0000	0.7840	0.7729	7.50%	0.0618
	2052	1,529	100,859	57,010	3729.0%	1	88	5,795	3,276	3729.0%	1.0000	1.0665	1.0000	0.2231	0.0000	0.7769	0.7677	7.50%	0.0575
	Past	58,130,940	19,916,477	23,969,332	41.2%	20,791	109,958,944	26,049,433	34,166,871	31.1%									
	Future	22,134,651	66,108,118	55,575,106	251.1%	8,324	14,771,041	35,039,315	30,790,028	208.4%									
	Lifetime	80,265,591	86,024,595	79,544,437	99.1%	29,115	124,729,985	61,088,748	64,956,899	52.1%									

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	96,125	0	0	0.0%	40	294,894	0	0	0.0%				0.0000		1.0000		7.50%	3.0678
	1998	202,157	0	0	0.0%	57	576,915	0	0	0.0%				0.0339		0.9661		7.50%	2.8538
	1999	220,489	0	0	0.0%	57	585,331	0	0	0.0%				0.0500		0.9500		7.50%	2.6547
	2000	202,614	0	0	0.0%	56	500,351	0	0	0.0%				0.0175		0.9825		7.50%	2.4695
	2001	198,010	17,592	163,419	82.5%	54	454,868	40,411	375,406	82.5%				0.0357		0.9643		7.50%	2.2972
	2002	183,203	90,218	61,772	33.7%	52	391,490	192,790	132,002	33.7%				0.0370		0.9630		7.50%	2.1369
	2003	170,887	89,996	193,730	113.4%	49	339,695	178,898	385,103	113.4%				0.0577		0.9423		7.50%	1.9878
	2004	163,383	71,673	243,163	148.8%	46	302,120	132,534	449,645	148.8%				0.0612		0.9388		7.50%	1.8491
	2005	156,340	43,438	3,340	2.1%	45	268,926	74,720	5,745	2.1%				0.0217		0.9783		7.50%	1.7201
	2006	148,855	15,042	0	0.0%	42	238,187	24,068	0	0.0%				0.0667		0.9333		7.50%	1.6001
	2007	145,022	0	0	0.0%	41	215,864	0	0	0.0%				0.0238		0.9762		7.50%	1.4885
	2008	143,820	275,091	0	0.0%	41	199,139	380,902	0	0.0%				0.0000		1.0000		7.50%	1.3846
	2009	136,423	268,469	0	0.0%	39	175,718	345,799	0	0.0%				0.0488		0.9512		7.50%	1.2880
	2010	123,683	0	1,100	0.9%	36	148,194	0	1,318	0.9%				0.0769		0.9231		7.50%	1.1982
	2011	114,849	0	4,718	4.1%	34	128,009	0	5,259	4.1%				0.0556		0.9444		7.50%	1.1146
	2012	87,980	30,945	169,552	192.7%	33	91,220	32,084	175,795	192.7%				0.0294		0.9706		7.50%	1.0368
Projected Future Experience	2013	81,959	66,201	112,684	137.5%	31	79,049	63,850	108,682	137.5%	1.0000	0.6811	1.0000	0.0483	0.0000	0.9517	0.9757	7.50%	0.9645
	2014	77,164	98,878	118,239	153.2%	30	69,231	88,713	106,084	153.2%	1.0000	1.1145	1.0000	0.0520	0.0000	0.9480	0.9415	7.50%	0.8972
	2015	72,290	117,884	124,775	172.6%	28	60,333	98,386	104,138	172.6%	1.0000	1.1264	1.0000	0.0559	0.0000	0.9441	0.9368	7.50%	0.8346
	2016	67,380	126,932	129,199	191.7%	26	52,312	98,547	100,307	191.7%	1.0000	1.1109	1.0000	0.0599	0.0000	0.9401	0.9321	7.50%	0.7764
	2017	62,420	131,340	133,143	213.3%	25	45,080	94,855	96,157	213.3%	1.0000	1.1124	1.0000	0.0654	0.0000	0.9346	0.9264	7.50%	0.7222
	2018	57,494	135,263	136,698	237.8%	23	38,626	90,873	91,837	237.8%	1.0000	1.1147	1.0000	0.0697	0.0000	0.9303	0.9211	7.50%	0.6718
	2019	52,698	138,449	140,254	266.1%	21	32,934	86,524	87,652	266.1%	1.0000	1.1194	1.0000	0.0734	0.0000	0.9266	0.9166	7.50%	0.6249
	2020	48,098	142,189	144,678	300.8%	20	27,962	82,661	84,108	300.8%	1.0000	1.1302	1.0000	0.0768	0.0000	0.9232	0.9127	7.50%	0.5813
	2021	43,709	146,160	147,821	338.2%	18	23,637	79,042	79,940	338.2%	1.0000	1.1243	1.0000	0.0804	0.0000	0.9196	0.9088	7.50%	0.5408
	2022	39,544	149,716	149,406	377.8%	17	19,893	75,316	75,160	377.8%	1.0000	1.1172	1.0000	0.0841	0.0000	0.9159	0.9047	7.50%	0.5031
	2023	35,612	152,162	149,039	418.5%	15	16,665	71,206	69,744	418.5%	1.0000	1.1077	1.0000	0.0878	0.0000	0.9122	0.9006	7.50%	0.4680
	2024	31,917	153,223	147,669	462.7%	14	13,894	66,700	64,282	462.7%	1.0000	1.1055	1.0000	0.0917	0.0000	0.9083	0.8963	7.50%	0.4353
	2025	28,463	153,042	145,522	511.3%	12	11,526	61,973	58,928	511.3%	1.0000	1.1051	1.0000	0.0958	0.0000	0.9042	0.8918	7.50%	0.4049
	2026	25,251	151,771	142,446	564.1%	11	9,512	57,171	53,658	564.1%	1.0000	1.1034	1.0000	0.0999	0.0000	0.9001	0.8871	7.50%	0.3767
	2027	22,281	149,586	138,312	620.8%	10	7,808	52,416	48,466	620.8%	1.0000	1.1004	1.0000	0.1041	0.0000	0.8959	0.8824	7.50%	0.3504
	2028	19,553	146,723	133,838	684.5%	9	6,373	47,826	43,626	684.5%	1.0000	1.1027	1.0000	0.1083	0.0000	0.8917	0.8775	7.50%	0.3260
	2029	17,062	143,149	128,050	750.5%	8	5,174	43,406	38,827	750.5%	1.0000	1.0964	1.0000	0.1124	0.0000	0.8876	0.8726	7.50%	0.3032
	2030	14,804	138,823	122,202	825.4%	7	4,176	39,157	34,469	825.4%	1.0000	1.0999	1.0000	0.1166	0.0000	0.8834	0.8677	7.50%	0.2821
	2031	12,773	133,599	114,868	899.3%	6	3,351	35,055	30,140	899.3%	1.0000	1.0895	1.0000	0.1207	0.0000	0.8793	0.8628	7.50%	0.2624
	2032	10,957	127,344	106,904	975.6%	5	2,674	31,082	26,093	975.6%	1.0000	1.0849	1.0000	0.1246	0.0000	0.8754	0.8579	7.50%	0.2441
	2033	9,348	120,074	97,890	1047.2%	5	2,122	27,263	22,226	1047.2%	1.0000	1.0733	1.0000	0.1283	0.0000	0.8717	0.8531	7.50%	0.2271
	2034	7,932	111,930	88,793	1119.4%	4	1,675	23,641	18,754	1119.4%	1.0000	1.0689	1.0000	0.1318	0.0000	0.8682	0.8486	7.50%	0.2112
	2035	6,698	103,259	79,623	1188.8%	4	1,316	20,288	15,644	1188.8%	1.0000	1.0620	1.0000	0.1349	0.0000	0.8651	0.8443	7.50%	0.1965
	2036	5,629	94,264	70,338	1249.5%	3	1,029	17,228	12,856	1249.5%	1.0000	1.0511	1.0000	0.1377	0.0000	0.8623	0.8405	7.50%	0.1828
	2037	4,712	85,192	61,712	1309.8%	3	801	14,484	10,492	1309.8%	1.0000	1.0482	1.0000	0.1402	0.0000	0.8598	0.8370	7.50%	0.1700
	2038	3,929	76,508	54,751	1393.4%	2	621	12,100	8,659	1393.4%	1.0000	1.0638	1.0000	0.1424	0.0000	0.8576	0.8340	7.50%	0.1582
	2039	3,267	68,590	49,039	1501.1%	2	481	10,091	7,215	1501.1%	1.0000	1.0773	1.0000	0.1445	0.0000	0.8555	0.8314	7.50%	0.1471
	2040	2,709	61,568	44,194	1631.5%	2	371	8,426	6,048	1631.5%	1.0000	1.0869	1.0000	0.1465	0.0000	0.8535	0.8292	7.50%	0.1369
	2041	2,241	55,381	39,642	1769.2%	1	285	7,051	5,047	1769.2%	1.0000	1.0844	1.0000	0.1487	0.0000	0.8513	0.8272	7.50%	0.1273
	2042	1,849	49,933	35,906	1941.5%	1	219	5,913	4,252	1941.5%	1.0000	1.0974	1.0000	0.1512	0.0000	0.8488	0.8253	7.50%	0.1184
	2043	1,523	45,187	32,712	2148.1%	1	168	4,978	3,604	2148.1%	1.0000	1.1064	1.0000	0.1541	0.0000	0.8459	0.8234	7.50%	0.1102
	2044	1,251	40,979	29,511	2359.2%	1	128	4,199	3,024	2359.2%	1.0000	1.0983	1.0000	0.1574	0.0000	0.8426	0.8214	7.50%	0.1025
	2045	1,025	37,267	26,984	2633.1%	1	98	3,553	2,572	2633.1%	1.0000	1.1161	1.0000	0.1613	0.0000	0.8387	0.8192	7.50%	0.0953
	2046	837	34,020	24,593	2937.8%	1	74	3,017	2,181	2937.8%	1.0000	1.1157	1.0000	0.1655	0.0000	0.8345	0.8169	7.50%	0.0887
	2047	682	31,131	22,314	3272.9%	1	56	2,568	1,841	3272.9%	1.0000	1.1141	1.0000	0.1701	0.0000	0.8299	0.8144	7.50%	0.0825
	2048	553	28,453	19,768	3571.6%	1	42	2,183	1,517	3571.6%	1.0000	1.0913	1.0000	0.1751	0.0000	0.8249	0.8118	7.50%	0.0767
	2049	448	25,852	17,249	3852.6%	1	32	1,845	1,231	3852.6%	1.0000	1.0787	1.0000	0.1804	0.0000	0.8196	0.8089	7.50%	0.0714
	2050	361	23,304	14,897	4130.1%	1	24	1,547	989	4130.1%	1.0000	1.0720	1.0000	0.1863	0.0000	0.8137	0.8056	7.50%	0.0664
	2051	289	20,813	12,653	4376.5%	1	18	1,286	782	4376.5%	1.0000	1.0597	1.0000	0.1929	0.0000	0.8071	0.8016	7.50%	0.0618
	2052	230	18,391	10,595	4600.8%	1	13	1,057	609	4600.8%	1.0000	1.0513	1.0000	0.2002	0.0000	0.7998	0.7965	7.50%	0.0575
	Past	2,493,839	902,463	840,794	33.7%	722	4,910,920	1,402,207	1,530,273	31.2%									
	Future	876,943	3,834,528	3,498,909	399.0%	373	539,784	1,537,478	1,531,841	283.8%									
	Lifetime	3,370,782	4,736,991	4,339,703	128.7%	1,095	5,450,705	2,939,685	3,062,114	56.2%									

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	539,846	8,952	43,071	8.0%	0.000	0.0%	8.0%	0.000
	1998	1,814,209	6,979	26,493	1.5%	1,683,963	48,433	157,068	9.3%	0.157	1.1%	9.0%	0.122
	1999	2,201,650	32,515	16,223	0.7%	1,894,468	124,346	261,905	13.8%	0.053	0.9%	11.1%	0.084
	2000	2,131,685	56,681	269,811	12.7%	1,667,113	219,137	366,518	22.0%	0.576	4.4%	14.0%	0.312
	2001	2,067,302	131,063	420,143	20.3%	1,503,031	318,851	456,665	30.4%	0.669	7.7%	16.9%	0.453
	2002	2,023,280	226,220	496,272	24.5%	1,378,270	410,282	521,245	37.8%	0.649	10.4%	19.7%	0.525
	2003	1,976,906	472,541	672,297	34.0%	1,261,382	489,244	585,123	46.4%	0.733	13.4%	22.5%	0.595
	2004	1,931,398	616,425	1,831,834	94.8%	1,148,801	556,381	630,930	54.9%	1.727	21.8%	25.1%	0.869
	2005	1,867,359	798,482	1,597,635	85.6%	1,042,493	610,116	659,390	63.3%	1.353	27.2%	27.5%	0.990
	2006	1,817,205	676,228	1,540,685	84.8%	942,817	650,159	675,980	71.7%	1.183	31.3%	29.7%	1.054
	2007	1,778,361	535,805	2,516,956	141.5%	850,946	679,220	692,276	81.4%	1.740	38.0%	31.8%	1.196
	2008	1,720,273	2,792,274	3,542,340	205.9%	761,758	702,544	712,463	93.5%	2.202	46.8%	33.8%	1.383
	2009	1,653,318	3,663,197	2,668,232	161.4%	678,219	720,863	717,784	105.8%	1.525	51.9%	35.7%	1.453
	2010	1,856,385	3,641,555	3,085,614	166.2%	598,012	730,963	709,904	118.7%	1.400	56.9%	37.5%	1.520
	2011	1,938,581	3,103,159	1,985,744	102.4%	519,617	731,561	694,003	133.6%	0.767	58.8%	39.1%	1.505
	2012	1,776,738	3,163,351	3,299,053	185.7%	452,008	724,245	677,227	149.8%	1.239	63.1%	40.6%	1.556
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	389,461	712,017	660,586	169.6%	1.246	67.5%	41.9%	1.608
	2014	1,547,461	3,957,650	3,622,612	234.1%	330,494	695,320	634,366	191.9%	1.220	71.5%	43.2%	1.656
	2015	1,413,328	4,172,724	3,627,705	256.7%	278,451	673,156	602,443	216.4%	1.186	75.3%	44.3%	1.698
	2016	1,280,969	4,080,502	3,585,257	279.9%	232,882	646,105	568,033	243.9%	1.147	78.7%	45.3%	1.736
	2017	1,151,434	3,922,697	3,477,797	302.0%	193,327	615,349	532,218	275.3%	1.097	81.8%	46.2%	1.770
	2018	1,026,460	3,748,749	3,320,828	323.5%	159,341	582,408	498,355	312.8%	1.034	84.5%	47.0%	1.798
	2019	908,806	3,587,410	3,147,220	346.3%	130,423	548,102	461,164	353.6%	0.979	86.9%	47.7%	1.823
	2020	799,655	3,416,665	2,970,747	371.5%	106,038	512,319	422,798	398.7%	0.932	89.1%	48.3%	1.845
	2021	699,212	3,238,403	2,788,285	398.8%	85,656	475,616	385,112	449.6%	0.887	91.0%	48.8%	1.864
	2022	607,519	3,054,888	2,603,017	428.5%	68,739	438,640	348,433	506.9%	0.845	92.6%	49.2%	1.881
	2023	524,481	2,868,626	2,417,373	460.9%	54,818	402,152	314,419	573.6%	0.804	94.0%	49.6%	1.896
	2024	449,889	2,681,200	2,231,858	496.1%	43,448	366,559	280,261	645.0%	0.769	95.3%	49.9%	1.910
	2025	383,431	2,493,077	2,045,092	533.4%	34,213	331,836	247,726	724.1%	0.737	96.4%	50.2%	1.921
	2026	324,710	2,304,754	1,862,006	573.4%	26,769	298,427	217,672	813.1%	0.705	97.3%	50.4%	1.932
	2027	273,258	2,118,459	1,685,110	616.7%	20,820	266,743	190,056	912.9%	0.676	98.1%	50.5%	1.941
	2028	228,549	1,936,847	1,520,083	665.1%	16,107	237,173	165,452	1027.2%	0.648	98.7%	50.7%	1.948
	2029	190,020	1,762,469	1,364,227	717.9%	12,407	209,930	143,014	1152.7%	0.623	99.3%	50.8%	1.955
	2030	157,083	1,597,152	1,222,613	778.3%	9,521	185,043	123,130	1293.3%	0.602	99.8%	50.9%	1.961
	2031	129,146	1,442,411	1,093,121	846.4%	7,283	162,568	105,771	1452.3%	0.583	100.2%	51.0%	1.966
	2032	105,626	1,298,526	974,151	922.3%	5,562	142,487	90,809	1632.6%	0.565	100.5%	51.0%	1.970
	2033	85,967	1,165,160	863,589	1004.6%	4,253	124,870	78,851	1854.0%	0.542	100.8%	51.1%	1.974
	2034	69,645	1,041,738	762,222	1094.4%	3,259	109,643	68,197	2092.8%	0.523	101.0%	51.1%	1.977
	2035	56,182	928,204	670,367	1193.2%	2,505	96,410	59,021	2356.2%	0.506	101.2%	51.1%	1.979
	2036	45,145	824,631	589,377	1305.5%	1,934	84,927	51,241	2650.1%	0.493	101.4%	51.2%	1.981
	2037	36,148	730,903	516,287	1428.3%	1,497	74,918	44,485	2971.3%	0.481	101.5%	51.2%	1.983
	2038	28,854	646,512	452,159	1567.1%	1,160	66,127	38,507	3320.7%	0.472	101.6%	51.2%	1.985
	2039	22,972	570,898	395,135	1720.1%	896	58,305	33,068	3689.0%	0.466	101.7%	51.2%	1.986
	2040	18,249	503,136	344,508	1887.8%	692	51,297	28,344	4094.4%	0.461	101.8%	51.2%	1.987
	2041	14,472	442,482	299,648	2070.5%	535	45,044	24,303	4543.6%	0.456	101.8%	51.2%	1.988
	2042	11,461	388,296	260,070	2269.2%	414	39,494	20,875	5047.0%	0.450	101.9%	51.2%	1.988
	2043	9,066	340,160	226,377	2497.0%	319	34,593	17,961	5622.0%	0.444	101.9%	51.2%	1.989
	2044	7,163	297,729	197,367	2755.3%	246	30,273	15,458	6275.6%	0.439	101.9%	51.2%	1.989
	2045	5,653	260,848	173,690	3072.7%	189	26,468	13,280	7028.9%	0.437	102.0%	51.2%	1.989
	2046	4,453	229,215	153,067	3437.2%	143	23,105	11,311	7885.2%	0.436	102.0%	51.2%	1.990
	2047	3,501	201,908	133,976	3827.1%	108	20,107	9,551	8862.4%	0.432	102.0%	51.3%	1.990
	2048	2,744	177,753	115,662	4214.9%	80	17,431	8,035	9990.5%	0.422	102.0%	51.3%	1.990
	2049	2,143	155,854	98,545	4598.4%	60	15,055	6,735	11240.2%	0.409	102.0%	51.3%	1.990
	2050	1,666	135,832	83,180	4993.3%	45	12,961	5,661	12708.5%	0.393	102.0%	51.3%	1.990
	2051	1,288	117,539	69,635	5408.3%	33	11,133	4,720	14397.2%	0.376	102.0%	51.3%	1.991
	2052	988	100,859	57,010	5767.8%	24	9,534	3,912	16306.0%	0.354	102.0%	51.3%	1.991
TOTALS	Past	29,123,906	19,916,477	23,969,332	82.3%	16,922,744	7,725,298	8,561,552	50.6%	1.627	63.1%	40.6%	1.556
	Future	14,310,556	66,108,118	55,575,106	388.4%	2,224,154	9,453,646	7,535,338	338.8%	1.146	322.4%	277.3%	1.163
	Lifetime	43,434,462	86,024,595	79,544,437	183.1%	19,146,897	17,178,944	16,096,890	84.1%	2.178	102.0%	51.3%	1.991

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,253	0	0	0.0%	539,846	8,952	43,071	8.0%	0.000	0.0%	8.0%	0.000
	1998	1,814,209	6,979	26,493	1.5%	1,683,963	48,433	157,068	9.3%	0.157	1.1%	9.0%	0.122
	1999	2,201,650	32,515	16,223	0.7%	1,894,468	124,346	261,905	13.8%	0.053	0.9%	11.1%	0.084
	2000	2,131,685	56,681	269,811	12.7%	1,667,113	219,137	366,518	22.0%	0.576	4.4%	14.0%	0.312
	2001	2,067,302	131,063	420,143	20.3%	1,503,031	318,851	456,665	30.4%	0.669	7.7%	16.9%	0.453
	2002	2,023,280	226,220	496,272	24.5%	1,378,270	410,282	521,245	37.8%	0.649	10.4%	19.7%	0.525
	2003	1,976,906	472,541	672,297	34.0%	1,261,382	489,244	585,123	46.4%	0.733	13.4%	22.5%	0.595
	2004	1,931,398	616,425	1,831,834	94.8%	1,148,801	556,381	630,930	54.9%	1.727	21.8%	25.1%	0.869
	2005	1,867,359	798,482	1,597,635	85.6%	1,042,493	610,116	659,390	63.3%	1.353	27.2%	27.5%	0.990
	2006	1,817,205	676,228	1,540,685	84.8%	942,817	650,159	675,980	71.7%	1.183	31.3%	29.7%	1.054
	2007	1,778,361	535,805	2,516,956	141.5%	850,946	679,220	692,276	81.4%	1.740	38.0%	31.8%	1.196
	2008	1,720,273	2,792,274	3,542,340	205.9%	761,758	702,544	712,463	93.5%	2.202	46.8%	33.8%	1.383
	2009	1,653,318	3,663,197	2,668,232	161.4%	678,219	720,863	717,784	105.8%	1.525	51.9%	35.7%	1.453
	2010	1,856,385	3,641,555	3,085,614	166.2%	598,012	730,963	709,904	118.7%	1.400	56.9%	37.5%	1.520
	2011	1,938,581	3,103,159	1,985,744	102.4%	519,617	731,561	694,003	133.6%	0.767	58.8%	39.1%	1.505
	2012	1,776,738	3,163,351	3,299,053	185.7%	452,008	724,245	677,227	149.8%	1.239	63.1%	40.6%	1.556
Projected Future Experience	2013	1,681,760	3,165,251	3,554,132	211.3%	389,461	712,017	660,586	169.6%	1.246	67.5%	41.9%	1.608
	2014	1,860,386	3,937,171	3,523,664	189.4%	330,494	695,320	634,366	191.9%	0.987	71.0%	43.2%	1.644
	2015	1,973,715	4,096,890	3,437,550	174.2%	278,451	673,156	602,443	216.4%	0.805	73.9%	44.3%	1.667
	2016	1,788,875	3,948,051	3,397,327	189.9%	232,882	646,105	568,033	243.9%	0.779	76.5%	45.3%	1.689
	2017	1,607,979	3,758,039	3,295,501	204.9%	193,327	615,349	532,218	275.3%	0.744	79.0%	46.2%	1.709
	2018	1,433,452	3,572,181	3,146,759	219.5%	159,341	582,408	498,355	312.8%	0.702	81.1%	47.0%	1.726
	2019	1,269,148	3,410,045	2,982,252	235.0%	130,423	548,102	461,164	353.6%	0.665	83.1%	47.7%	1.742
	2020	1,116,719	3,243,840	2,815,029	252.1%	106,038	512,319	422,798	398.7%	0.632	84.8%	48.3%	1.756
	2021	976,451	3,072,774	2,642,131	270.6%	85,656	475,616	385,112	449.6%	0.602	86.3%	48.8%	1.769
	2022	848,401	2,897,500	2,466,574	290.7%	68,739	438,640	348,433	506.9%	0.574	87.6%	49.2%	1.780
	2023	732,439	2,720,106	2,290,661	312.7%	54,818	402,152	314,419	573.6%	0.545	88.8%	49.6%	1.791
	2024	628,271	2,541,914	2,114,870	336.6%	43,448	366,559	280,261	645.0%	0.522	89.8%	49.9%	1.801
	2025	535,462	2,363,271	1,937,893	361.9%	34,213	331,836	247,726	724.1%	0.500	90.7%	50.2%	1.809
	2026	453,458	2,184,567	1,764,405	389.1%	26,769	298,427	217,672	813.1%	0.479	91.5%	50.4%	1.817
	2027	381,605	2,007,862	1,596,781	418.4%	20,820	266,743	190,056	912.9%	0.458	92.2%	50.5%	1.824
	2028	319,169	1,835,639	1,440,404	451.3%	16,107	237,173	165,452	1027.2%	0.439	92.7%	50.7%	1.830
	2029	265,363	1,670,307	1,292,718	487.2%	12,407	209,930	143,014	1152.7%	0.423	93.2%	50.8%	1.835
	2030	219,367	1,513,588	1,158,527	528.1%	9,521	185,043	123,130	1293.3%	0.408	93.6%	50.9%	1.840
	2031	180,352	1,366,908	1,035,823	574.3%	7,283	162,568	105,771	1452.3%	0.395	94.0%	51.0%	1.844
	2032	147,507	1,230,530	923,089	625.8%	5,562	142,487	90,809	1632.6%	0.383	94.3%	51.0%	1.848
	2033	120,053	1,104,131	818,322	681.6%	4,253	124,870	78,851	1854.0%	0.368	94.5%	51.1%	1.851
	2034	97,260	987,162	722,269	742.6%	3,259	109,643	68,197	2092.8%	0.355	94.7%	51.1%	1.853
	2035	78,459	879,568	635,228	809.6%	2,505	96,410	59,021	2356.2%	0.344	94.9%	51.1%	1.855
	2036	63,044	781,418	558,484	885.9%	1,934	84,927	51,241	2650.1%	0.334	95.0%	51.2%	1.857
	2037	50,480	692,597	489,225	969.1%	1,497	74,918	44,485	2971.3%	0.326	95.1%	51.2%	1.859
	2038	40,295	612,627	428,458	1063.3%	1,160	66,127	38,507	3320.7%	0.320	95.2%	51.2%	1.860
	2039	32,080	540,975	374,423	1167.2%	896	58,305	33,068	3689.0%	0.316	95.3%	51.2%	1.861
	2040	25,484	476,764	326,450	1281.0%	692	51,297	28,344	4094.4%	0.313	95.3%	51.2%	1.862
	2041	20,210	419,289	283,941	1404.9%	535	45,044	24,303	4543.6%	0.309	95.4%	51.2%	1.862
	2042	16,005	367,943	246,437	1539.7%	414	39,494	20,875	5047.0%	0.305	95.4%	51.2%	1.863
	2043	12,661	322,329	214,511	1694.3%	319	34,593	17,961	5622.0%	0.301	95.5%	51.2%	1.863
	2044	10,003	282,123	187,022	1869.6%	246	30,273	15,458	6275.6%	0.298	95.5%	51.2%	1.864
	2045	7,894	247,176	164,586	2085.0%	189	26,468	13,280	7028.9%	0.297	95.5%	51.2%	1.864
	2046	6,219	217,200	145,044	2332.3%	143	23,105	11,311	7885.2%	0.296	95.5%	51.2%	1.864
	2047	4,889	191,324	126,953	2596.8%	108	20,107	9,551	8862.4%	0.293	95.6%	51.3%	1.864
	2048	3,832	168,435	109,599	2860.0%	80	17,431	8,035	9990.5%	0.286	95.6%	51.3%	1.865
	2049	2,993	147,685	93,379	3120.2%	60	15,055	6,735	11240.2%	0.278	95.6%	51.3%	1.865
	2050	2,326	128,712	78,820	3388.1%	45	12,961	5,661	12708.5%	0.267	95.6%	51.3%	1.865
	2051	1,798	111,378	65,985	3669.7%	33	11,133	4,720	14397.2%	0.255	95.6%	51.3%	1.865
	2052	1,380	95,573	54,021	3913.7%	24	9,534	3,912	16306.0%	0.240	95.6%	51.3%	1.865
TOTALS	Past	29,123,906	19,916,477	23,969,332	82.3%	16,922,744	7,725,298	8,561,552	50.6%	1.627	63.1%	40.6%	1.556
	Future	19,017,245	63,310,844	52,939,245	278.4%	2,224,154	9,453,646	7,535,338	338.8%	0.822	237.0%	277.3%	0.854
	Lifetime	48,141,151	83,227,320	76,908,577	159.8%	19,146,897	17,178,944	16,096,890	84.1%	1.900	95.6%	51.3%	1.865

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	44,412	465	2,442	5.5%	0.000	0.0%	5.5%	0.000
	1998	96,958	0	0	0.0%	88,671	2,099	7,440	8.4%	0.000	0.0%	7.4%	0.000
	1999	106,061	0	0	0.0%	86,714	4,973	11,296	13.0%	0.000	0.0%	9.5%	0.000
	2000	97,197	0	0	0.0%	75,931	8,491	15,445	20.3%	0.000	0.0%	12.0%	0.000
	2001	95,681	17,592	163,419	170.8%	68,321	12,173	18,241	26.7%	6.397	32.4%	14.4%	2.249
	2002	89,726	90,218	61,772	68.8%	62,221	15,443	20,167	32.4%	2.124	37.6%	16.6%	2.265
	2003	82,941	89,996	193,730	233.6%	56,540	18,168	21,852	38.6%	6.044	58.9%	18.6%	3.160
	2004	78,485	71,673	243,163	309.8%	51,177	20,371	23,190	45.3%	6.837	80.8%	20.6%	3.928
	2005	75,198	43,438	3,340	4.4%	46,114	22,113	24,055	52.2%	0.085	75.3%	22.4%	3.364
	2006	71,789	15,042	0	0.0%	41,388	23,438	24,556	59.3%	0.000	70.7%	24.1%	2.939
	2007	69,801	0	0	0.0%	36,989	24,530	25,510	69.0%	0.000	67.1%	25.7%	2.609
	2008	69,852	275,091	0	0.0%	32,872	25,527	26,320	80.1%	0.000	64.0%	27.3%	2.344
	2009	67,410	268,469	0	0.0%	29,071	26,360	26,593	91.5%	0.000	61.5%	28.8%	2.133
	2010	59,564	0	1,100	1.8%	25,505	26,925	26,526	104.0%	0.018	59.6%	30.2%	1.971
	2011	57,535	0	4,718	8.2%	22,290	27,227	26,348	118.2%	0.069	58.2%	31.6%	1.843
	2012	56,000	30,945	169,552	302.8%	19,391	27,374	26,393	136.1%	2.224	64.1%	32.8%	1.953
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	16,801	27,484	26,591	158.3%	1.303	67.2%	34.0%	1.974
	2014	51,443	98,878	118,239	229.8%	14,482	27,573	26,523	183.1%	1.255	70.2%	35.2%	1.995
	2015	48,193	117,884	124,775	258.9%	12,430	27,563	26,170	210.5%	1.230	73.2%	36.3%	2.019
	2016	44,920	126,932	129,199	287.6%	10,621	27,427	25,722	242.2%	1.188	76.1%	37.2%	2.044
	2017	41,613	131,340	133,143	320.0%	9,039	27,165	25,216	279.0%	1.147	79.0%	38.2%	2.069
	2018	38,329	135,263	136,698	356.6%	7,667	26,824	24,810	323.6%	1.102	81.7%	39.0%	2.094
	2019	35,132	138,449	140,254	399.2%	6,487	26,446	24,271	374.1%	1.067	84.3%	39.8%	2.119
	2020	32,065	142,189	144,678	451.2%	5,467	25,965	23,433	428.6%	1.053	86.9%	40.5%	2.145
	2021	29,139	146,160	147,821	507.3%	4,586	25,341	22,432	489.1%	1.037	89.4%	41.2%	2.172
	2022	26,363	149,716	149,406	566.7%	3,835	24,564	21,301	555.5%	1.020	91.8%	41.7%	2.198
	2023	23,741	152,162	149,039	627.8%	3,196	23,655	20,123	629.6%	0.997	94.0%	42.2%	2.224
	2024	21,278	153,223	147,669	694.0%	2,654	22,614	18,757	706.6%	0.982	96.0%	42.7%	2.249
	2025	18,976	153,042	145,522	766.9%	2,195	21,440	17,316	788.9%	0.972	97.9%	43.1%	2.273
	2026	16,834	151,771	142,446	846.2%	1,805	20,154	15,823	876.8%	0.965	99.7%	43.4%	2.297
	2027	14,854	149,586	138,312	931.1%	1,473	18,777	14,279	969.1%	0.961	101.2%	43.7%	2.318
	2028	13,035	146,723	133,838	1026.8%	1,195	17,339	12,804	1071.8%	0.958	102.7%	43.9%	2.339
	2029	11,375	143,149	128,050	1125.7%	963	15,867	11,299	1173.2%	0.960	104.0%	44.1%	2.358
	2030	9,870	138,823	122,202	1238.2%	774	14,381	9,870	1275.9%	0.970	105.1%	44.2%	2.376
	2031	8,515	133,599	114,868	1349.0%	622	12,924	8,595	1382.8%	0.976	106.1%	44.4%	2.392
	2032	7,305	127,344	106,904	1463.5%	500	11,537	7,463	1493.2%	0.980	107.0%	44.5%	2.407
	2033	6,232	120,074	97,890	1570.8%	403	10,270	6,629	1644.3%	0.955	107.8%	44.6%	2.419
	2034	5,288	111,930	88,793	1679.0%	326	9,151	5,821	1786.0%	0.940	108.4%	44.6%	2.430
	2035	4,465	103,259	79,623	1783.2%	263	8,147	5,074	1929.7%	0.924	109.0%	44.7%	2.439
	2036	3,753	94,264	70,338	1874.3%	212	7,245	4,438	2091.2%	0.896	109.4%	44.7%	2.446
	2037	3,141	85,192	61,712	1964.7%	172	6,446	3,915	2275.1%	0.864	109.8%	44.8%	2.452
	2038	2,620	76,508	54,751	2090.1%	140	5,749	3,484	2487.2%	0.840	110.1%	44.8%	2.457
	2039	2,178	68,590	49,039	2251.7%	114	5,148	3,107	2730.0%	0.825	110.3%	44.8%	2.461
	2040	1,806	61,568	44,194	2447.3%	92	4,633	2,790	3023.7%	0.809	110.5%	44.8%	2.465
	2041	1,494	55,381	39,642	2653.7%	75	4,197	2,527	3378.4%	0.786	110.7%	44.9%	2.468
	2042	1,233	49,933	35,906	2912.3%	61	3,826	2,300	3797.9%	0.767	110.8%	44.9%	2.470
	2043	1,015	45,187	32,712	3222.1%	49	3,501	2,088	4289.2%	0.751	111.0%	44.9%	2.472
	2044	834	40,979	29,511	3538.7%	39	3,210	1,891	4859.7%	0.728	111.1%	44.9%	2.474
	2045	683	37,267	26,984	3949.7%	31	2,940	1,695	5517.5%	0.716	111.2%	44.9%	2.476
	2046	558	34,020	24,593	4406.6%	24	2,684	1,499	6255.2%	0.704	111.2%	44.9%	2.477
	2047	455	31,131	22,314	4909.3%	18	2,435	1,296	7056.5%	0.696	111.3%	44.9%	2.478
	2048	369	28,453	19,768	5357.4%	14	2,185	1,091	7928.0%	0.676	111.4%	44.9%	2.479
	2049	298	25,852	17,249	5778.8%	10	1,936	887	8820.1%	0.655	111.4%	44.9%	2.480
	2050	240	23,304	14,897	6195.1%	7	1,690	697	9768.6%	0.634	111.4%	44.9%	2.480
	2051	193	20,813	12,653	6564.7%	5	1,451	532	10826.9%	0.606	111.5%	44.9%	2.481
	2052	154	18,391	10,595	6901.2%	3	1,228	396	12047.0%	0.573	111.5%	44.9%	2.481
TOTALS	Past	1,220,301	902,463	840,794	68.9%	787,607	285,679	326,374	41.4%	1.663	64.1%	32.8%	1.953
	Future	584,629	3,834,528	3,498,909	598.5%	108,850	533,114	434,955	399.6%	1.498	425.7%	304.9%	1.396
	Lifetime	1,804,930	4,736,991	4,339,703	240.4%	896,456	818,792	761,328	84.9%	2.831	111.5%	44.9%	2.481

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 50.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	44,412	465	2,442	5.5%	0.000	0.0%	5.5%	0.000
	1998	96,958	0	0	0.0%	88,671	2,099	7,440	8.4%	0.000	0.0%	7.4%	0.000
	1999	106,061	0	0	0.0%	86,714	4,973	11,296	13.0%	0.000	0.0%	9.5%	0.000
	2000	97,197	0	0	0.0%	75,931	8,491	15,445	20.3%	0.000	0.0%	12.0%	0.000
	2001	95,681	17,592	163,419	170.8%	68,321	12,173	18,241	26.7%	6.397	32.4%	14.4%	2.249
	2002	89,726	90,218	61,772	68.8%	62,221	15,443	20,167	32.4%	2.124	37.6%	16.6%	2.265
	2003	82,941	89,996	193,730	233.6%	56,540	18,168	21,852	38.6%	6.044	58.9%	18.6%	3.160
	2004	78,485	71,673	243,163	309.8%	51,177	20,371	23,190	45.3%	6.837	80.8%	20.6%	3.928
	2005	75,198	43,438	3,340	4.4%	46,114	22,113	24,055	52.2%	0.085	75.3%	22.4%	3.364
	2006	71,789	15,042	0	0.0%	41,388	23,438	24,556	59.3%	0.000	70.7%	24.1%	2.939
	2007	69,801	0	0	0.0%	36,989	24,530	25,510	69.0%	0.000	67.1%	25.7%	2.609
	2008	69,852	275,091	0	0.0%	32,872	25,527	26,320	80.1%	0.000	64.0%	27.3%	2.344
	2009	67,410	268,469	0	0.0%	29,071	26,360	26,593	91.5%	0.000	61.5%	28.8%	2.133
	2010	59,564	0	1,100	1.8%	25,505	26,925	26,526	104.0%	0.018	59.6%	30.2%	1.971
	2011	57,535	0	4,718	8.2%	22,290	27,227	26,348	118.2%	0.069	58.2%	31.6%	1.843
	2012	56,000	30,945	169,552	302.8%	19,391	27,374	26,393	136.1%	2.224	64.1%	32.8%	1.953
Projected Future Experience	2013	54,640	66,201	112,684	206.2%	16,801	27,484	26,591	158.3%	1.303	67.2%	34.0%	1.974
	2014	63,309	98,150	114,781	181.3%	14,482	27,573	26,523	183.1%	0.990	69.8%	35.2%	1.983
	2015	67,302	115,317	118,235	175.7%	12,430	27,563	26,170	210.5%	0.834	72.1%	36.3%	1.989
	2016	62,731	122,461	122,427	195.2%	10,621	27,427	25,722	242.2%	0.806	74.4%	37.2%	1.998
	2017	58,113	125,565	126,164	217.1%	9,039	27,165	25,216	279.0%	0.778	76.7%	38.2%	2.009
	2018	53,527	128,730	129,533	242.0%	7,667	26,824	24,810	323.6%	0.748	78.9%	39.0%	2.022
	2019	49,062	131,495	132,902	270.9%	6,487	26,446	24,271	374.1%	0.724	81.1%	39.8%	2.037
	2020	44,779	134,925	137,094	306.2%	5,467	25,965	23,433	428.6%	0.714	83.2%	40.5%	2.054
	2021	40,693	138,623	140,072	344.2%	4,586	25,341	22,432	489.1%	0.704	85.3%	41.2%	2.072
	2022	36,816	141,951	141,574	384.5%	3,835	24,564	21,301	555.5%	0.692	87.3%	41.7%	2.092
	2023	33,155	144,242	141,226	426.0%	3,196	23,655	20,123	629.6%	0.677	89.2%	42.2%	2.111
	2024	29,715	145,229	139,929	470.9%	2,654	22,614	18,757	706.6%	0.666	90.9%	42.7%	2.131
	2025	26,499	145,046	137,894	520.4%	2,195	21,440	17,316	788.9%	0.660	92.6%	43.1%	2.150
	2026	23,509	143,834	134,979	574.2%	1,805	20,154	15,823	876.8%	0.655	94.1%	43.4%	2.168
	2027	20,744	141,758	131,062	631.8%	1,473	18,777	14,279	969.1%	0.652	95.5%	43.7%	2.186
	2028	18,203	139,041	126,822	696.7%	1,195	17,339	12,804	1071.8%	0.650	96.7%	43.9%	2.203
	2029	15,885	135,652	121,338	763.9%	963	15,867	11,299	1173.2%	0.651	97.9%	44.1%	2.220
	2030	13,783	131,551	115,796	840.1%	774	14,381	9,870	1275.9%	0.658	98.9%	44.2%	2.235
	2031	11,891	126,600	108,847	915.3%	622	12,924	8,595	1382.8%	0.662	99.8%	44.4%	2.249
	2032	10,201	120,671	101,301	993.0%	500	11,537	7,463	1493.2%	0.665	100.5%	44.5%	2.261
	2033	8,703	113,781	92,759	1065.8%	403	10,270	6,629	1644.3%	0.648	101.2%	44.6%	2.272
	2034	7,385	106,063	84,138	1139.3%	326	9,151	5,821	1786.0%	0.638	101.8%	44.6%	2.281
	2035	6,236	97,847	75,449	1210.0%	263	8,147	5,074	1929.7%	0.627	102.3%	44.7%	2.289
	2036	5,241	89,323	66,651	1271.8%	212	7,245	4,438	2091.2%	0.608	102.7%	44.7%	2.295
	2037	4,387	80,726	58,477	1333.1%	172	6,446	3,915	2275.1%	0.586	103.0%	44.8%	2.300
	2038	3,658	72,498	51,881	1418.2%	140	5,749	3,484	2487.2%	0.570	103.2%	44.8%	2.305
	2039	3,041	64,994	46,468	1527.8%	114	5,148	3,107	2730.0%	0.560	103.5%	44.8%	2.308
	2040	2,522	58,340	41,877	1660.6%	92	4,633	2,790	3023.7%	0.549	103.7%	44.8%	2.312
	2041	2,086	52,479	37,564	1800.7%	75	4,197	2,527	3378.4%	0.533	103.8%	44.9%	2.314
	2042	1,722	47,316	34,024	1976.1%	61	3,826	2,300	3797.9%	0.520	103.9%	44.9%	2.316
	2043	1,418	42,819	30,997	2186.3%	49	3,501	2,088	4289.2%	0.510	104.1%	44.9%	2.318
	2044	1,165	38,831	27,964	2401.2%	39	3,210	1,891	4859.7%	0.494	104.2%	44.9%	2.320
	2045	954	35,313	25,569	2680.0%	31	2,940	1,695	5517.5%	0.486	104.2%	44.9%	2.321
	2046	779	32,237	23,304	2990.1%	24	2,684	1,499	6255.2%	0.478	104.3%	44.9%	2.322
	2047	635	29,499	21,145	3331.2%	18	2,435	1,296	7056.5%	0.472	104.4%	44.9%	2.323
	2048	515	26,961	18,732	3635.2%	14	2,185	1,091	7928.0%	0.459	104.4%	44.9%	2.324
	2049	417	24,497	16,345	3921.2%	10	1,936	887	8820.1%	0.445	104.5%	44.9%	2.325
	2050	336	22,082	14,116	4203.6%	7	1,690	697	9768.6%	0.430	104.5%	44.9%	2.325
	2051	269	19,722	11,990	4454.4%	5	1,451	532	10826.9%	0.411	104.5%	44.9%	2.326
	2052	214	17,427	10,040	4682.7%	3	1,228	396	12047.0%	0.389	104.5%	44.9%	2.326
TOTALS	Past	1,220,301	902,463	840,794	68.9%	787,607	285,679	326,374	41.4%	1.663	64.1%	32.8%	1.953
	Future	786,240	3,649,797	3,324,152	422.8%	108,850	533,114	434,955	399.6%	1.058	308.0%	304.9%	1.010
	Lifetime	2,006,541	4,552,260	4,164,946	207.6%	896,456	818,792	761,328	84.9%	2.444	104.5%	44.9%	2.326

Attachment 11
MetLife Insurance Company USA
60/80 Test After Requested 50.0% Increase
Nationwide Experience for LTC3+ Tax-Qualified Nursing Facility Only Policy Forms

1	Accumulated value of earned premium	41,965,150	x	60%	=	25,179,090
2	Present value of future projected earned premium without the requested rate increase	10,426,158	x	60%	=	6,255,695
3a	Present value of future projected premium with the requested rate increase	14,461,773				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	4,035,615	x	80%	=	3,228,492
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**34,663,277**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					29,565,686
5b	Present value of future projected incurred claims without the inclusion of active life reserves					36,034,215
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**65,599,902**
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 12
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	968	1,877,339	0	0	0.0%				0.0102		0.9898		7.50%	3.2979
	1998	1,814,214	6,979	26,493	1.5%	1,674	5,565,700	21,409	81,276	1.5%				0.0440		0.9560		7.50%	3.0678
	1999	2,201,650	32,515	16,223	0.7%	1,652	6,283,058	92,791	46,296	0.7%				0.0412		0.9588		7.50%	2.8538
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,658,970	150,471	716,265	12.7%				0.0436		0.9564		7.50%	2.6547
	2001	2,067,302	131,063	420,143	20.3%	1,517	5,105,164	323,659	1,037,535	20.3%				0.0399		0.9601		7.50%	2.4695
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,647,863	519,670	1,140,033	24.5%				0.0277		0.9723		7.50%	2.2972
	2003	1,976,906	472,541	672,297	34.0%	1,438	4,224,496	1,009,784	1,436,647	34.0%				0.0251		0.9749		7.50%	2.1369
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,839,302	1,225,352	3,641,385	94.8%				0.0355		0.9645		7.50%	1.9878
	2005	1,867,359	798,482	1,567,424	83.9%	1,322	3,453,025	1,476,513	2,898,401	83.9%				0.0469		0.9531		7.50%	1.8491
	2006	1,817,205	676,228	1,555,768	85.6%	1,283	3,125,845	1,163,205	2,676,136	85.6%				0.0295		0.9705		7.50%	1.7201
	2007	1,778,361	535,805	2,555,842	143.7%	1,237	2,845,607	857,358	4,089,677	143.7%				0.0359		0.9641		7.50%	1.6001
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,170	2,560,613	4,156,279	5,341,133	208.6%				0.0542		0.9458		7.50%	1.4885
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,122	2,289,257	5,072,224	3,704,029	161.8%				0.0410		0.9590		7.50%	1.3846
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,059	2,391,100	4,690,472	3,683,329	154.0%				0.0561		0.9439		7.50%	1.2880
	2011	1,938,592	3,103,159	1,807,625	93.2%	978	2,322,777	3,718,136	2,165,855	93.2%				0.0765		0.9235		7.50%	1.1982
	2012	1,762,555	3,163,351	4,244,079	240.8%	919	1,964,515	3,525,820	4,730,382	240.8%				0.0603		0.9397		7.50%	1.1146
	2013	1,665,372	3,488,331	3,655,638	219.5%	872	1,726,694	3,616,778	3,790,246	219.5%				0.0511		0.9489		7.50%	1.0368
Projected Future Experience	2014	1,570,627	3,640,721	3,713,907	236.5%	817	1,514,847	3,511,423	3,582,010	236.5%	1.0000	1.0772	1.0000	0.0629	0.0000	0.9371	0.9431	7.50%	0.9645
	2015	1,446,154	4,368,129	3,764,658	260.3%	760	1,297,483	3,919,068	3,377,636	260.3%	1.0000	1.1009	1.0000	0.0696	0.0000	0.9304	0.9207	7.50%	0.8972
	2016	1,318,520	4,471,528	3,751,920	284.6%	701	1,100,438	3,731,941	3,131,356	284.6%	1.0000	1.0931	1.0000	0.0776	0.0000	0.9224	0.9117	7.50%	0.8346
	2017	1,188,885	4,287,894	3,657,513	307.6%	641	923,018	3,329,005	2,839,594	307.6%	1.0000	1.0811	1.0000	0.0864	0.0000	0.9136	0.9017	7.50%	0.7764
	2018	1,061,155	4,058,879	3,499,020	329.7%	581	766,374	2,931,352	2,527,018	329.7%	1.0000	1.0718	1.0000	0.0929	0.0000	0.9071	0.8926	7.50%	0.7222
	2019	940,144	3,820,904	3,318,843	353.0%	524	631,609	2,566,963	2,229,668	353.0%	1.0000	1.0706	1.0000	0.0977	0.0000	0.9023	0.8860	7.50%	0.6718
	2020	827,641	3,624,578	3,133,572	378.6%	471	517,234	2,265,178	1,958,325	378.6%	1.0000	1.0725	1.0000	0.1024	0.0000	0.8976	0.8803	7.50%	0.6249
	2021	723,931	3,429,414	2,939,003	406.0%	420	420,856	1,993,685	1,708,585	406.0%	1.0000	1.0723	1.0000	0.1072	0.0000	0.8928	0.8747	7.50%	0.5813
	2022	629,116	3,231,298	2,740,670	435.6%	373	340,219	1,747,451	1,482,125	435.6%	1.0000	1.0731	1.0000	0.1119	0.0000	0.8881	0.8690	7.50%	0.5408
	2023	543,147	3,030,205	2,541,115	467.9%	330	273,235	1,524,374	1,278,333	467.9%	1.0000	1.0739	1.0000	0.1167	0.0000	0.8833	0.8633	7.50%	0.5031
	2024	465,844	2,827,706	2,342,426	502.8%	290	217,998	1,323,261	1,096,168	502.8%	1.0000	1.0748	1.0000	0.1215	0.0000	0.8785	0.8577	7.50%	0.4680
	2025	396,917	2,624,610	2,143,383	540.0%	253	172,783	1,142,529	933,045	540.0%	1.0000	1.0739	1.0000	0.1262	0.0000	0.8738	0.8520	7.50%	0.4353
	2026	335,978	2,422,150	1,948,028	579.8%	220	136,052	980,834	788,841	579.8%	1.0000	1.0737	1.0000	0.1308	0.0000	0.8692	0.8465	7.50%	0.4049
	2027	282,561	2,222,425	1,759,200	622.6%	190	106,438	837,168	662,676	622.6%	1.0000	1.0738	1.0000	0.1353	0.0000	0.8647	0.8410	7.50%	0.3767
	2028	236,137	2,028,131	1,583,160	670.4%	164	82,745	710,678	554,756	670.4%	1.0000	1.0769	1.0000	0.1397	0.0000	0.8603	0.8357	7.50%	0.3504
	2029	196,133	1,841,617	1,417,051	722.5%	140	63,932	600,300	461,907	722.5%	1.0000	1.0776	1.0000	0.1438	0.0000	0.8562	0.8306	7.50%	0.3260
	2030	161,946	1,664,890	1,266,508	782.1%	119	49,106	504,831	384,033	782.1%	1.0000	1.0824	1.0000	0.1478	0.0000	0.8522	0.8257	7.50%	0.3032
	2031	132,967	1,499,850	1,129,729	849.6%	101	37,505	423,058	318,659	849.6%	1.0000	1.0864	1.0000	0.1516	0.0000	0.8484	0.8211	7.50%	0.2821
	2032	108,592	1,347,002	1,005,406	925.9%	86	28,493	353,437	263,806	925.9%	1.0000	1.0897	1.0000	0.1551	0.0000	0.8449	0.8167	7.50%	0.2624
	2033	88,244	1,206,120	890,298	1008.9%	72	21,539	294,392	217,305	1008.9%	1.0000	1.0897	1.0000	0.1583	0.0000	0.8417	0.8126	7.50%	0.2441
	2034	71,377	1,076,494	785,260	1100.2%	60	16,206	244,421	178,295	1100.2%	1.0000	1.0905	1.0000	0.1613	0.0000	0.8387	0.8089	7.50%	0.2271
	2035	57,488	957,882	690,415	1201.0%	51	12,142	202,316	145,824	1201.0%	1.0000	1.0916	1.0000	0.1641	0.0000	0.8359	0.8054	7.50%	0.2112
	2036	46,124	850,188	607,082	1316.2%	42	9,062	167,042	119,277	1316.2%	1.0000	1.0959	1.0000	0.1667	0.0000	0.8333	0.8023	7.50%	0.1965
	2037	36,880	753,452	533,774	1447.3%	35	6,741	137,707	97,557	1447.3%	1.0000	1.0996	1.0000	0.1691	0.0000	0.8309	0.7996	7.50%	0.1828
	2038	29,402	668,364	476,548	1620.8%	29	4,999	113,633	81,021	1620.8%	1.0000	1.1199	1.0000	0.1713	0.0000	0.8287	0.7972	7.50%	0.1700
	2039	23,382	595,243	427,569	1828.6%	24	3,698	94,141	67,622	1828.6%	1.0000	1.1282	1.0000	0.1734	0.0000	0.8266	0.7953	7.50%	0.1582
	2040	18,559	531,884	382,367	2060.3%	20	2,730	78,252	56,254	2060.3%	1.0000	1.1267	1.0000	0.1754	0.0000	0.8246	0.7937	7.50%	0.1471
	2041	14,708	475,775	339,615	2309.1%	16	2,013	65,113	46,479	2309.1%	1.0000	1.1207	1.0000	0.1773	0.0000	0.8227	0.7925	7.50%	0.1369
	2042	11,642	425,148	300,568	2581.7%	13	1,482	54,125	38,265	2581.7%	1.0000	1.1181	1.0000	0.1794	0.0000	0.8206	0.7916	7.50%	0.1273
	2043	9,207	379,316	266,922	2899.2%	11	1,090	44,921	31,611	2899.2%	1.0000	1.1230	1.0000	0.1816	0.0000	0.8184	0.7908	7.50%	0.1184
	2044	7,274	337,881	236,130	3246.4%	9	801	37,223	26,013	3246.4%	1.0000	1.1197	1.0000	0.1840	0.0000	0.8160	0.7900	7.50%	0.1102
	2045	5,740	300,584	209,003	3641.4%	7	588	30,803	21,418	3641.4%	1.0000	1.1217	1.0000	0.1869	0.0000	0.8131	0.7891	7.50%	0.1025
	2046	4,522	267,321	184,669	4083.7%	6	431	25,483	17,604	4083.7%	1.0000	1.1215	1.0000	0.1902	0.0000	0.8098	0.7879	7.50%	0.0953
	2047	3,555	237,612	162,029	4557.5%	5	315	21,071	14,368	4557.5%	1.0000	1.1160	1.0000	0.1941	0.0000	0.8059	0.7862	7.50%	0.0887
	2048	2,787	210,614	140,172	5029.7%	4	230	17,374	11,563	5029.7%	1.0000	1.1036	1.0000	0.1986	0.0000	0.8014	0.7839	7.50%	0.0825
	2049	2,176	185,641	119,633	5497.0%	3	167	14,245	9,180	5497.0%	1.0000	1.0929	1.0000	0.2037	0.0000	0.7963	0.7809	7.50%	0.0767
	2050	1,691	162,470	101,130	5979.1%	2	121	11,598	7,219	5979.1%	1.0000	1.0877	1.0000	0.2095	0.0000	0.7905	0.7772	7.50%	0.0714
	2051	1,307	141,072	84,767	6486.6%	2	87	9,368	5,629	6486.6%	1.0000	1.0849	1.0000	0.2160	0.0000	0.7840	0.7726	7.50%	0.0664
	2052	1,003	121,396	69,470	6928.7%	1	62	7,499	4,291	6928.7%	1.0000	1.0682	1.0000	0.2231	0.0000	0.7769	0.7672	7.50%	0.0618
	2053	763	103,381	56,575	7414.4%	1	44	5,940	3,251	7414.4%	1.0000	1.0701	1.0000	0.2309	0.0000	0.7691	0.7610	7.50%	0.0575
	Past	30,775,106	23,404,807	28,242,447	91.8%	21,653	59,881,325	31,619,919	41,178,625	68.8%									
	Future	13,004,227	66,429,769	54,719,108	420.8%	7,595	8,764,916	36,073,201	30,778,586	351.2%									
	Lifetime	43,779,332	89,834,576	82,961,555	189.5%	29,248	68,646,240	67,693,120	71,957,211	104.8%									

Attachment 12
MetLife Insurance Company USA
Nationwide Experience Projections with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	968	1,877,339	0	0	0.0%				0.0102		0.9898		7.50%	3.2979
	1998	1,814,214	6,979	26,493	1.5%	1,674	5,565,700	21,409	81,276	1.5%				0.0440		0.9560		7.50%	3.0678
	1999	2,201,650	32,515	16,223	0.7%	1,652	6,283,058	92,791	46,296	0.7%				0.0412		0.9588		7.50%	2.8538
	2000	2,131,685	56,681	269,811	12.7%	1,580	5,658,970	150,471	716,265	12.7%				0.0436		0.9564		7.50%	2.6547
	2001	2,067,302	131,063	420,143	20.3%	1,517	5,105,164	323,659	1,037,535	20.3%				0.0399		0.9601		7.50%	2.4695
	2002	2,023,280	226,220	496,272	24.5%	1,475	4,647,863	519,670	1,140,033	24.5%				0.0277		0.9723		7.50%	2.2972
	2003	1,976,906	472,541	672,297	34.0%	1,438	4,224,496	1,009,784	1,436,647	34.0%				0.0251		0.9749		7.50%	2.1369
	2004	1,931,398	616,425	1,831,834	94.8%	1,387	3,839,302	1,225,352	3,641,385	94.8%				0.0355		0.9645		7.50%	1.9878
	2005	1,867,359	798,482	1,567,424	83.9%	1,322	3,453,025	1,476,513	2,898,401	83.9%				0.0469		0.9531		7.50%	1.8491
	2006	1,817,205	676,228	1,555,768	85.6%	1,283	3,125,845	1,163,205	2,676,136	85.6%				0.0295		0.9705		7.50%	1.7201
	2007	1,778,361	535,805	2,555,842	143.7%	1,237	2,845,607	857,358	4,089,677	143.7%				0.0359		0.9641		7.50%	1.6001
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,170	2,560,613	4,156,279	5,341,133	208.6%				0.0542		0.9458		7.50%	1.4885
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,122	2,289,257	5,072,224	3,704,029	161.8%				0.0410		0.9590		7.50%	1.3846
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,059	2,391,100	4,690,472	3,683,329	154.0%				0.0561		0.9439		7.50%	1.2880
	2011	1,938,592	3,103,159	1,807,625	93.2%	978	2,322,777	3,718,136	2,165,855	93.2%				0.0765		0.9235		7.50%	1.1982
	2012	1,762,555	3,163,351	4,244,079	240.8%	919	1,964,515	3,525,820	4,730,382	240.8%				0.0603		0.9397		7.50%	1.1146
	2013	1,665,372	3,488,331	3,655,638	219.5%	872	1,726,694	3,616,778	3,790,246	219.5%				0.0511		0.9489		7.50%	1.0368
Projected Future Experience	2014	1,570,627	3,640,721	3,713,907	236.5%	817	1,514,847	3,511,423	3,582,010	236.5%	1.0000	1.0772	1.0000	0.0629	0.0000	0.9371	0.9431	7.50%	0.9645
	2015	1,739,569	4,346,679	3,661,012	210.5%	745	1,560,734	3,899,823	3,284,646	210.5%	1.2640	1.0995	1.0094	0.0696	0.0200	0.9118	0.8882	7.50%	0.8972
	2016	1,841,316	4,392,937	3,555,254	193.1%	687	1,536,764	3,666,349	2,967,218	193.1%	1.1867	1.0843	1.0178	0.0776	0.0000	0.9224	0.8799	7.50%	0.8346
	2017	1,660,280	4,151,948	3,465,796	208.7%	628	1,288,996	3,223,460	2,690,750	208.7%	1.0000	1.0622	1.0178	0.0864	0.0000	0.9136	0.9017	7.50%	0.7764
	2018	1,481,904	3,891,481	3,315,610	223.7%	570	1,070,242	2,810,456	2,394,558	223.7%	1.0000	1.0531	1.0178	0.0929	0.0000	0.9071	0.8926	7.50%	0.7222
	2019	1,312,913	3,642,726	3,144,879	239.5%	514	882,042	2,447,259	2,112,795	239.5%	1.0000	1.0519	1.0178	0.0977	0.0000	0.9023	0.8860	7.50%	0.6718
	2020	1,155,801	3,446,559	2,969,319	256.9%	461	722,318	2,153,926	1,855,674	256.9%	1.0000	1.0538	1.0178	0.1024	0.0000	0.8976	0.8803	7.50%	0.6249
	2021	1,010,971	3,256,731	2,784,948	275.5%	412	587,727	1,893,295	1,619,025	275.5%	1.0000	1.0535	1.0178	0.1072	0.0000	0.8928	0.8747	7.50%	0.5813
	2022	878,562	3,066,563	2,597,011	295.6%	366	475,117	1,658,364	1,404,436	295.6%	1.0000	1.0543	1.0178	0.1119	0.0000	0.8881	0.8690	7.50%	0.5408
	2023	758,505	2,874,447	2,407,916	317.5%	323	381,573	1,446,019	1,211,326	317.5%	1.0000	1.0551	1.0178	0.1167	0.0000	0.8833	0.8633	7.50%	0.5031
	2024	650,552	2,681,546	2,219,642	341.2%	284	304,434	1,254,863	1,038,709	341.2%	1.0000	1.0560	1.0178	0.1215	0.0000	0.8785	0.8577	7.50%	0.4680
	2025	554,295	2,488,427	2,031,033	366.4%	248	241,292	1,083,247	884,137	366.4%	1.0000	1.0551	1.0178	0.1262	0.0000	0.8738	0.8520	7.50%	0.4353
	2026	469,193	2,296,151	1,845,918	393.4%	216	189,997	929,811	747,492	393.4%	1.0000	1.0549	1.0178	0.1308	0.0000	0.8692	0.8465	7.50%	0.4049
	2027	394,597	2,106,610	1,666,988	422.5%	186	148,641	793,542	627,940	422.5%	1.0000	1.0550	1.0178	0.1353	0.0000	0.8647	0.8410	7.50%	0.3767
	2028	329,766	1,922,305	1,500,175	454.9%	160	115,554	673,596	525,677	454.9%	1.0000	1.0580	1.0178	0.1397	0.0000	0.8603	0.8357	7.50%	0.3504
	2029	273,900	1,745,425	1,342,773	490.2%	137	89,281	568,945	437,695	490.2%	1.0000	1.0588	1.0178	0.1438	0.0000	0.8562	0.8306	7.50%	0.3260
	2030	226,158	1,577,858	1,200,121	530.7%	117	68,576	478,441	363,903	530.7%	1.0000	1.0635	1.0178	0.1478	0.0000	0.8522	0.8257	7.50%	0.3032
	2031	185,688	1,421,396	1,070,511	576.5%	99	52,376	400,929	301,956	576.5%	1.0000	1.0674	1.0178	0.1516	0.0000	0.8484	0.8211	7.50%	0.2821
	2032	151,650	1,276,507	952,705	628.2%	84	39,791	334,940	249,978	628.2%	1.0000	1.0706	1.0178	0.1551	0.0000	0.8449	0.8167	7.50%	0.2624
	2033	123,233	1,142,971	843,631	684.6%	71	30,079	278,978	205,915	684.6%	1.0000	1.0706	1.0178	0.1583	0.0000	0.8417	0.8126	7.50%	0.2441
	2034	99,678	1,020,115	744,099	746.5%	59	22,632	231,620	168,950	746.5%	1.0000	1.0714	1.0178	0.1613	0.0000	0.8387	0.8089	7.50%	0.2271
	2035	80,283	907,703	654,225	814.9%	49	16,957	191,717	138,180	814.9%	1.0000	1.0725	1.0178	0.1641	0.0000	0.8359	0.8054	7.50%	0.2112
	2036	64,413	805,642	575,260	893.1%	41	12,656	158,289	113,025	893.1%	1.0000	1.0768	1.0178	0.1667	0.0000	0.8333	0.8023	7.50%	0.1965
	2037	51,503	713,969	505,795	982.1%	34	9,413	130,491	92,443	982.1%	1.0000	1.0804	1.0178	0.1691	0.0000	0.8309	0.7996	7.50%	0.1828
	2038	41,060	633,337	451,568	1099.8%	28	6,981	107,678	76,774	1099.8%	1.0000	1.1003	1.0178	0.1713	0.0000	0.8287	0.7972	7.50%	0.1700
	2039	32,654	564,046	405,157	1240.8%	23	5,164	89,207	64,078	1240.8%	1.0000	1.1085	1.0178	0.1734	0.0000	0.8266	0.7953	7.50%	0.1582
	2040	25,917	504,007	362,324	1398.0%	19	3,813	74,150	53,306	1398.0%	1.0000	1.1070	1.0178	0.1754	0.0000	0.8246	0.7937	7.50%	0.1471
	2041	20,539	450,837	321,813	1566.8%	16	2,811	61,700	44,042	1566.8%	1.0000	1.1011	1.0178	0.1773	0.0000	0.8227	0.7925	7.50%	0.1369
	2042	16,259	402,863	284,813	1751.8%	13	2,070	51,288	36,259	1751.8%	1.0000	1.0985	1.0178	0.1794	0.0000	0.8206	0.7916	7.50%	0.1273
	2043	12,857	359,433	252,931	1967.2%	11	1,523	42,567	29,954	1967.2%	1.0000	1.1033	1.0178	0.1816	0.0000	0.8184	0.7908	7.50%	0.1184
	2044	10,158	320,170	223,753	2202.8%	9	1,119	35,271	24,650	2202.8%	1.0000	1.1002	1.0178	0.1840	0.0000	0.8160	0.7900	7.50%	0.1102
	2045	8,016	284,828	198,047	2470.8%	7	821	29,189	20,296	2470.8%	1.0000	1.1020	1.0178	0.1869	0.0000	0.8131	0.7891	7.50%	0.1025
	2046	6,315	253,309	174,989	2770.9%	6	602	24,148	16,682	2770.9%	1.0000	1.1018	1.0178	0.1902	0.0000	0.8098	0.7879	7.50%	0.0953
	2047	4,965	225,157	153,536	3092.5%	5	440	19,966	13,615	3092.5%	1.0000	1.0965	1.0178	0.1941	0.0000	0.8059	0.7862	7.50%	0.0887
	2048	3,892	199,575	132,824	3412.8%	4	321	16,463	10,957	3412.8%	1.0000	1.0843	1.0178	0.1986	0.0000	0.8014	0.7839	7.50%	0.0825
	2049	3,039	175,910	113,363	3730.0%	3	233	13,499	8,699	3730.0%	1.0000	1.0738	1.0178	0.2037	0.0000	0.7963	0.7809	7.50%	0.0767
	2050	2,362	153,954	95,829	4057.1%	2	169	10,990	6,841	4057.1%	1.0000	1.0687	1.0178	0.2095	0.0000	0.7905	0.7772	7.50%	0.0714
	2051	1,825	133,678	80,324	4401.4%	2	121	8,876	5,334	4401.4%	1.0000	1.0659	1.0178	0.2160	0.0000	0.7840	0.7726	7.50%	0.0664
	2052	1,400	115,033	65,829	4701.4%	1	86	7,106	4,066	4701.4%	1.0000	1.0495	1.0178	0.2231	0.0000	0.7769	0.7672	7.50%	0.0618
	2053	1,066	97,962	53,609	5030.9%	1	61	5,629	3,080	5030.9%	1.0000	1.0514	1.0178	0.2309	0.0000	0.7691	0.7610	7.50%	0.0575
	Past	30,775,106	23,404,807	28,242,447	91.8%	21,653	59,881,325	31,619,919	41,178,625	68.8%									
	Future	17,257,678	63,691,512	52,139,241	302.1%	7,460	11,388,374	34,817,508	29,437,071	258.5%									
	Lifetime	48,032,784	87,096,319	80,381,687	167.3%	29,113	71,269,699	66,437,427	70,615,696	99.1%									

Attachment 13
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	152,044	0	0	0.0%				0.0000		1.0000		7.50%	3.2979
	1998	96,958	0	0	0.0%	57	297,450	0	0	0.0%				0.0339		0.9661		7.50%	3.0678
	1999	106,061	0	0	0.0%	57	302,677	0	0	0.0%				0.0500		0.9500		7.50%	2.8538
	2000	97,197	0	0	0.0%	56	258,029	0	0	0.0%				0.0175		0.9825		7.50%	2.6547
	2001	95,681	17,592	163,419	170.8%	54	236,281	43,442	403,561	170.8%				0.0357		0.9643		7.50%	2.4695
	2002	89,726	90,218	61,772	68.8%	52	206,118	207,249	141,903	68.8%				0.0370		0.9630		7.50%	2.2972
	2003	82,941	89,996	193,730	233.6%	49	177,239	192,315	413,985	233.6%				0.0577		0.9423		7.50%	2.1369
	2004	78,485	71,673	243,163	309.8%	46	156,015	142,474	483,369	309.8%				0.0612		0.9388		7.50%	1.9878
	2005	75,198	43,438	3,340	4.4%	45	139,052	80,324	6,176	4.4%				0.0217		0.9783		7.50%	1.8491
	2006	71,789	15,042	0	0.0%	42	123,487	25,874	0	0.0%				0.0667		0.9333		7.50%	1.7201
	2007	69,801	0	0	0.0%	41	111,691	0	0	0.0%				0.0238		0.9762		7.50%	1.6001
	2008	69,852	275,091	0	0.0%	41	103,974	409,470	0	0.0%				0.0000		1.0000		7.50%	1.4885
	2009	67,410	268,469	0	0.0%	39	93,339	371,734	0	0.0%				0.0488		0.9512		7.50%	1.3846
	2010	59,564	0	0	0.0%	36	76,721	0	0	0.0%				0.0769		0.9231		7.50%	1.2880
	2011	57,535	0	1,163	2.0%	34	68,938	0	1,394	2.0%				0.0556		0.9444		7.50%	1.1982
	2012	56,000	30,945	194,095	346.6%	33	62,416	34,491	216,335	346.6%				0.0294		0.9706		7.50%	1.1146
	2013	56,335	41,948	32,888	58.4%	33	58,409	43,493	34,099	58.4%				0.0000		1.0000		7.50%	1.0368
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	31	52,749	73,243	126,432	239.7%	1.0000	4.1057	1.0000	0.0493	0.0000	0.9507	0.9708	7.50%	0.9645
	2015	51,390	115,154	138,607	269.7%	30	46,107	103,316	124,358	269.7%	1.0000	1.1253	1.0000	0.0541	0.0000	0.9459	0.9396	7.50%	0.8972
	2016	47,962	137,155	143,495	299.2%	28	40,029	114,470	119,761	299.2%	1.0000	1.1093	1.0000	0.0597	0.0000	0.9403	0.9333	7.50%	0.8346
	2017	44,409	146,730	147,396	331.9%	26	34,478	113,917	114,434	331.9%	1.0000	1.1094	1.0000	0.0663	0.0000	0.9337	0.9259	7.50%	0.7764
	2018	40,843	150,649	150,691	369.0%	24	29,497	108,800	108,830	369.0%	1.0000	1.1116	1.0000	0.0710	0.0000	0.9290	0.9197	7.50%	0.7222
	2019	37,368	153,928	153,941	412.0%	22	25,105	103,412	103,421	412.0%	1.0000	1.1166	1.0000	0.0747	0.0000	0.9253	0.9149	7.50%	0.6718
	2020	34,043	156,805	158,165	464.6%	21	21,275	97,995	98,845	464.6%	1.0000	1.1278	1.0000	0.0782	0.0000	0.9218	0.9110	7.50%	0.6249
	2021	30,880	160,350	161,055	521.5%	19	17,952	93,219	93,629	521.5%	1.0000	1.1226	1.0000	0.0817	0.0000	0.9183	0.9071	7.50%	0.5813
	2022	27,887	163,587	162,295	582.0%	17	15,081	88,466	87,767	582.0%	1.0000	1.1159	1.0000	0.0854	0.0000	0.9146	0.9031	7.50%	0.5408
	2023	25,069	165,666	161,467	644.1%	16	12,611	83,340	81,228	644.1%	1.0000	1.1068	1.0000	0.0891	0.0000	0.9109	0.8989	7.50%	0.5031
	2024	22,428	166,291	159,584	711.5%	14	10,495	77,818	74,679	711.5%	1.0000	1.1047	1.0000	0.0930	0.0000	0.9070	0.8947	7.50%	0.4680
	2025	19,966	165,608	156,873	785.7%	13	8,691	72,092	68,289	785.7%	1.0000	1.1042	1.0000	0.0970	0.0000	0.9030	0.8902	7.50%	0.4353
	2026	17,682	163,810	153,208	866.5%	12	7,160	66,334	62,041	866.5%	1.0000	1.1028	1.0000	0.1011	0.0000	0.8989	0.8856	7.50%	0.4049
	2027	15,576	161,078	148,439	953.0%	10	5,867	60,677	55,916	953.0%	1.0000	1.0999	1.0000	0.1052	0.0000	0.8948	0.8809	7.50%	0.3767
	2028	13,646	157,658	143,351	1050.5%	9	4,782	55,245	50,232	1050.5%	1.0000	1.1023	1.0000	0.1094	0.0000	0.8906	0.8761	7.50%	0.3504
	2029	11,889	153,511	136,907	1151.5%	8	3,875	50,039	44,627	1151.5%	1.0000	1.0962	1.0000	0.1135	0.0000	0.8865	0.8712	7.50%	0.3260
	2030	10,300	148,594	130,425	1266.3%	7	3,123	45,057	39,548	1266.3%	1.0000	1.0996	1.0000	0.1177	0.0000	0.8823	0.8663	7.50%	0.3032
	2031	8,873	142,756	122,402	1379.5%	6	2,503	40,267	34,526	1379.5%	1.0000	1.0894	1.0000	0.1217	0.0000	0.8783	0.8615	7.50%	0.2821
	2032	7,601	135,860	113,766	1496.8%	6	1,994	35,648	29,851	1496.8%	1.0000	1.0850	1.0000	0.1256	0.0000	0.8744	0.8566	7.50%	0.2624
	2033	6,475	127,925	104,037	1606.7%	5	1,580	31,224	25,394	1606.7%	1.0000	1.0735	1.0000	0.1293	0.0000	0.8707	0.8519	7.50%	0.2441
	2034	5,487	119,095	94,250	1717.7%	4	1,246	27,041	21,400	1717.7%	1.0000	1.0691	1.0000	0.1327	0.0000	0.8673	0.8474	7.50%	0.2271
	2035	4,627	109,737	84,418	1824.7%	4	977	23,178	17,830	1824.7%	1.0000	1.0623	1.0000	0.1358	0.0000	0.8642	0.8432	7.50%	0.2112
	2036	3,883	100,062	74,487	1918.2%	3	763	19,660	14,635	1918.2%	1.0000	1.0513	1.0000	0.1386	0.0000	0.8614	0.8393	7.50%	0.1965
	2037	3,246	90,379	65,531	2018.9%	3	593	16,518	11,977	2018.9%	1.0000	1.0525	1.0000	0.1410	0.0000	0.8590	0.8359	7.50%	0.1828
	2038	2,703	81,314	58,999	2182.4%	2	460	13,825	10,031	2182.4%	1.0000	1.0810	1.0000	0.1432	0.0000	0.8568	0.8329	7.50%	0.1700
	2039	2,245	73,372	54,102	2410.3%	2	355	11,604	8,557	2410.3%	1.0000	1.1044	1.0000	0.1453	0.0000	0.8547	0.8303	7.50%	0.1582
	2040	1,859	66,598	49,881	2683.5%	2	273	9,798	7,339	2683.5%	1.0000	1.1134	1.0000	0.1473	0.0000	0.8527	0.8281	7.50%	0.1471
	2041	1,536	60,771	45,709	2976.4%	1	210	8,317	6,256	2976.4%	1.0000	1.1091	1.0000	0.1494	0.0000	0.8506	0.8262	7.50%	0.1369
	2042	1,266	55,687	42,315	3342.4%	1	161	7,089	5,387	3342.4%	1.0000	1.1230	1.0000	0.1518	0.0000	0.8482	0.8244	7.50%	0.1273
	2043	1,041	51,286	39,450	3788.4%	1	123	6,074	4,672	3788.4%	1.0000	1.1334	1.0000	0.1547	0.0000	0.8453	0.8225	7.50%	0.1184
	2044	854	47,341	36,172	4233.2%	1	94	5,215	3,985	4233.2%	1.0000	1.1174	1.0000	0.1580	0.0000	0.8420	0.8206	7.50%	0.1102
	2045	699	43,732	33,222	4750.3%	1	72	4,482	3,405	4750.3%	1.0000	1.1222	1.0000	0.1618	0.0000	0.8382	0.8185	7.50%	0.1025
	2046	571	40,410	30,297	5307.8%	1	54	3,852	2,888	5307.8%	1.0000	1.1173	1.0000	0.1659	0.0000	0.8341	0.8162	7.50%	0.0953
	2047	465	37,311	27,502	5920.3%	1	41	3,309	2,439	5920.3%	1.0000	1.1154	1.0000	0.1705	0.0000	0.8295	0.8138	7.50%	0.0887
	2048	377	34,323	24,371	6466.6%	1	31	2,831	2,010	6466.6%	1.0000	1.0923	1.0000	0.1754	0.0000	0.8246	0.8113	7.50%	0.0825
	2049	305	31,332	21,269	6980.3%	1	23	2,404	1,632	6980.3%	1.0000	1.0794	1.0000	0.1807	0.0000	0.8193	0.8085	7.50%	0.0767
	2050	245	28,341	18,371	7486.9%	1	18	2,023	1,311	7486.9%	1.0000	1.0726	1.0000	0.1865	0.0000	0.8135	0.8053	7.50%	0.0714
	2051	197	25,377	15,604	7936.4%	1	13	1,685	1,036	7936.4%	1.0000	1.0600	1.0000	0.1930	0.0000	0.8070	0.8013	7.50%	0.0664
	2052	157	22,467	13,066	8344.9%	1	10	1,388	807	8344.9%	1.0000	1.0515	1.0000	0.2003	0.0000	0.7997	0.7964	7.50%	0.0618
	2053	124	19,710	11,055	8934.0%	1	7	1,133	635	8934.0%	1.0000	1.0706	1.0000	0.2086	0.0000	0.7914	0.7903	7.50%	0.0575
	Past	1,276,636	944,412	893,570	70.0%	755	2,623,880	1,550,865	1,700,821	64.8%									
	Future	560,863	4,087,698	3,717,265	662.8%	358	350,481	1,686,003	1,672,038	477.1%									
	Lifetime	1,837,499	5,032,110	4,610,835	250.9%	1,113	2,974,361	3,236,869	3,372,859	113.4%									

Attachment 13
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	40	152,044	0	0	0.0%				0.0000		1.0000		7.50%	3.2979
	1998	96,958	0	0	0.0%	57	297,450	0	0	0.0%				0.0339		0.9661		7.50%	3.0678
	1999	106,061	0	0	0.0%	57	302,677	0	0	0.0%				0.0500		0.9500		7.50%	2.8538
	2000	97,197	0	0	0.0%	56	258,029	0	0	0.0%				0.0175		0.9825		7.50%	2.6547
	2001	95,681	17,592	163,419	170.8%	54	236,281	43,442	403,561	170.8%				0.0357		0.9643		7.50%	2.4695
	2002	89,726	90,218	61,772	68.8%	52	206,118	207,249	141,903	68.8%				0.0370		0.9630		7.50%	2.2972
	2003	82,941	89,996	193,730	233.6%	49	177,239	192,315	413,985	233.6%				0.0577		0.9423		7.50%	2.1369
	2004	78,485	71,673	243,163	309.8%	46	156,015	142,474	483,369	309.8%				0.0612		0.9388		7.50%	1.9878
	2005	75,198	43,438	3,340	4.4%	45	139,052	80,324	6,176	4.4%				0.0217		0.9783		7.50%	1.8491
	2006	71,789	15,042	0	0.0%	42	123,487	25,874	0	0.0%				0.0667		0.9333		7.50%	1.7201
	2007	69,801	0	0	0.0%	41	111,691	0	0	0.0%				0.0238		0.9762		7.50%	1.6001
	2008	69,852	275,091	0	0.0%	41	103,974	409,470	0	0.0%				0.0000		1.0000		7.50%	1.4885
	2009	67,410	268,469	0	0.0%	39	93,339	371,734	0	0.0%				0.0488		0.9512		7.50%	1.3846
	2010	59,564	0	0	0.0%	36	76,721	0	0	0.0%				0.0769		0.9231		7.50%	1.2880
	2011	57,535	0	1,163	2.0%	34	68,938	0	1,394	2.0%				0.0556		0.9444		7.50%	1.1982
	2012	56,000	30,945	194,095	346.6%	33	62,416	34,491	216,335	346.6%				0.0294		0.9706		7.50%	1.1146
	2013	56,335	41,948	32,888	58.4%	33	58,409	43,493	34,099	58.4%				0.0000		1.0000		7.50%	1.0368
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	31	52,749	73,243	126,432	239.7%	1.0000	4.1057	1.0000	0.0493	0.0000	0.9507	0.9708	7.50%	0.9645
	2015	63,227	114,288	134,478	212.7%	29	56,727	102,539	120,653	212.7%	1.2937	1.1260	1.0101	0.0541	0.0200	0.9270	0.9020	7.50%	0.8972
	2016	66,979	134,165	135,974	203.0%	27	55,901	111,974	113,484	203.0%	1.1595	1.0975	1.0178	0.0597	0.0000	0.9403	0.9052	7.50%	0.8346
	2017	62,017	141,588	139,670	225.2%	26	48,148	109,925	108,436	225.2%	1.0000	1.0900	1.0178	0.0663	0.0000	0.9337	0.9259	7.50%	0.7764
	2018	57,037	144,057	142,793	250.3%	24	41,193	104,039	103,126	250.3%	1.0000	1.0922	1.0178	0.0710	0.0000	0.9290	0.9197	7.50%	0.7222
	2019	52,184	146,513	145,872	279.5%	22	35,059	98,430	98,000	279.5%	1.0000	1.0970	1.0178	0.0747	0.0000	0.9253	0.9149	7.50%	0.6718
	2020	47,541	148,936	149,874	315.3%	20	29,711	93,077	93,664	315.3%	1.0000	1.1080	1.0178	0.0782	0.0000	0.9218	0.9110	7.50%	0.6249
	2021	43,124	152,161	152,613	353.9%	19	25,070	88,458	88,721	353.9%	1.0000	1.1029	1.0178	0.0817	0.0000	0.9183	0.9071	7.50%	0.5813
	2022	38,944	155,155	153,788	394.9%	17	21,060	83,906	83,167	394.9%	1.0000	1.0963	1.0178	0.0854	0.0000	0.9146	0.9031	7.50%	0.5408
	2023	35,008	157,077	153,004	437.1%	15	17,611	79,019	76,970	437.1%	1.0000	1.0874	1.0178	0.0891	0.0000	0.9109	0.8989	7.50%	0.5031
	2024	31,320	157,638	151,219	482.8%	14	14,657	73,769	70,765	482.8%	1.0000	1.0854	1.0178	0.0930	0.0000	0.9070	0.8947	7.50%	0.4680
	2025	27,882	156,971	148,650	533.1%	13	12,137	68,332	64,710	533.1%	1.0000	1.0849	1.0178	0.0970	0.0000	0.9030	0.8902	7.50%	0.4353
	2026	24,693	155,253	145,178	587.9%	11	9,999	62,869	58,789	587.9%	1.0000	1.0835	1.0178	0.1011	0.0000	0.8989	0.8856	7.50%	0.4049
	2027	21,752	152,656	140,658	646.6%	10	8,194	57,504	52,985	646.6%	1.0000	1.0806	1.0178	0.1052	0.0000	0.8948	0.8809	7.50%	0.3767
	2028	19,057	149,410	135,837	712.8%	9	6,678	52,355	47,599	712.8%	1.0000	1.0830	1.0178	0.1094	0.0000	0.8906	0.8761	7.50%	0.3504
	2029	16,603	145,475	129,731	781.4%	8	5,412	47,420	42,287	781.4%	1.0000	1.0770	1.0178	0.1135	0.0000	0.8865	0.8712	7.50%	0.3260
	2030	14,384	140,813	123,589	859.2%	7	4,361	42,697	37,475	859.2%	1.0000	1.0804	1.0178	0.1177	0.0000	0.8823	0.8663	7.50%	0.3032
	2031	12,391	135,279	115,986	936.1%	6	3,495	38,158	32,716	936.1%	1.0000	1.0704	1.0178	0.1217	0.0000	0.8783	0.8615	7.50%	0.2821
	2032	10,614	128,742	107,802	1015.6%	5	2,785	33,780	28,286	1015.6%	1.0000	1.0660	1.0178	0.1256	0.0000	0.8744	0.8566	7.50%	0.2624
	2033	9,043	121,222	98,584	1090.2%	5	2,207	29,588	24,063	1090.2%	1.0000	1.0547	1.0178	0.1293	0.0000	0.8707	0.8519	7.50%	0.2441
	2034	7,663	112,854	89,309	1165.5%	4	1,740	25,624	20,278	1165.5%	1.0000	1.0504	1.0178	0.1327	0.0000	0.8673	0.8474	7.50%	0.2271
	2035	6,461	103,986	79,993	1238.1%	4	1,365	21,963	16,896	1238.1%	1.0000	1.0437	1.0178	0.1358	0.0000	0.8642	0.8432	7.50%	0.2112
	2036	5,423	94,818	70,583	1301.6%	3	1,065	18,629	13,868	1301.6%	1.0000	1.0329	1.0178	0.1386	0.0000	0.8614	0.8393	7.50%	0.1965
	2037	4,533	85,642	62,096	1369.9%	3	828	15,653	11,349	1369.9%	1.0000	1.0341	1.0178	0.1410	0.0000	0.8590	0.8359	7.50%	0.1828
	2038	3,775	77,052	55,907	1480.9%	2	642	13,100	9,505	1480.9%	1.0000	1.0621	1.0178	0.1432	0.0000	0.8568	0.8329	7.50%	0.1700
	2039	3,135	69,526	51,266	1635.5%	2	496	10,996	8,108	1635.5%	1.0000	1.0851	1.0178	0.1453	0.0000	0.8547	0.8303	7.50%	0.1582
	2040	2,596	63,107	47,267	1820.9%	2	382	9,284	6,954	1820.9%	1.0000	1.0939	1.0178	0.1473	0.0000	0.8527	0.8281	7.50%	0.1471
	2041	2,145	57,585	43,313	2019.6%	1	294	7,881	5,928	2019.6%	1.0000	1.0897	1.0178	0.1494	0.0000	0.8506	0.8262	7.50%	0.1369
	2042	1,768	52,768	40,097	2267.9%	1	225	6,718	5,105	2267.9%	1.0000	1.1033	1.0178	0.1518	0.0000	0.8482	0.8244	7.50%	0.1273
	2043	1,454	48,598	37,382	2570.6%	1	172	5,755	4,427	2570.6%	1.0000	1.1136	1.0178	0.1547	0.0000	0.8453	0.8225	7.50%	0.1184
	2044	1,193	44,860	34,276	2872.4%	1	131	4,942	3,776	2872.4%	1.0000	1.0979	1.0178	0.1580	0.0000	0.8420	0.8206	7.50%	0.1102
	2045	977	41,440	31,480	3223.3%	1	100	4,247	3,226	3223.3%	1.0000	1.1025	1.0178	0.1618	0.0000	0.8382	0.8185	7.50%	0.1025
	2046	797	38,292	28,709	3601.5%	1	76	3,650	2,737	3601.5%	1.0000	1.0978	1.0178	0.1659	0.0000	0.8341	0.8162	7.50%	0.0953
	2047	649	35,355	26,060	4017.1%	1	58	3,135	2,311	4017.1%	1.0000	1.0959	1.0178	0.1705	0.0000	0.8295	0.8138	7.50%	0.0887
	2048	526	32,524	23,093	4387.8%	1	43	2,683	1,905	4387.8%	1.0000	1.0732	1.0178	0.1754	0.0000	0.8246	0.8113	7.50%	0.0825
	2049	426	29,689	20,154	4736.4%	1	33	2,278	1,547	4736.4%	1.0000	1.0605	1.0178	0.1807	0.0000	0.8193	0.8085	7.50%	0.0767
	2050	343	26,856	17,408	5080.2%	1	24	1,917	1,243	5080.2%	1.0000	1.0538	1.0178	0.1865	0.0000	0.8135	0.8053	7.50%	0.0714
	2051	275	24,047	14,786	5385.1%	1	18	1,597	982	5385.1%	1.0000	1.0415	1.0178	0.1930	0.0000	0.8070	0.8013	7.50%	0.0664
	2052	219	21,289	12,381	5662.4%	1	14	1,315	765	5662.4%	1.0000	1.0331	1.0178	0.2003	0.0000	0.7997	0.7964	7.50%	0.0618
	2053	173	18,676	10,475	6062.1%	1	10	1,073	602	6062.1%	1.0000	1.0519	1.0178	0.2086	0.0000	0.7914	0.7903	7.50%	0.0575
	Past	1,276,636	944,412	893,570	70.0%	755	2,623,880	1,550,865	1,700,821	64.8%									
	Future	753,022	3,892,298	3,532,424	469.1%	352	460,872	1,613,522	1,593,835	345.8%									
	Lifetime	2,029,658	4,836,710	4,425,994	218.1%	1,107	3,084,751	3,164,387	3,294,657	106.8%									

Attachment 14
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC3+ Tax-Qualified Nursing Facility Only Policy Forms
Experience as of December 31, 2013

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	30,778,586
2	Active Life Reserves at 12/31/2013:	17,040,187
3	Present Value of Future Premium:	8,764,916
	Anticipated Loss Ratio = (1 - 2) / 3:	**156.7%**

Nationwide Experience
With 50% Increase

1	Present Value of Future Claims:	29,437,071
2	Active Life Reserves at 12/31/2013:	17,040,187
3	Present Value of Future Premium:	11,388,374
	Anticipated Loss Ratio = (1 - 2) / 3:	**108.9%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	1,672,038
2	Active Life Reserves at 12/31/2013:	931,936
3	Present Value of Future Premium:	350,481
	Anticipated Loss Ratio = (1 - 2) / 3:	**211.2%**

Virginia-Specific Experience
With 50% Increase

1	Present Value of Future Claims:	1,593,835
2	Active Life Reserves at 12/31/2013:	931,936
3	Present Value of Future Premium:	460,872
	Anticipated Loss Ratio = (1 - 2) / 3:	**143.6%**

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

Attachment 15
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	1,186,886	0	0	0.0%	968	3,914,252	0	0	0.0%				0.0102		0.9898		7.50%	3.2979
	1998	3,782,637	6,979	26,493	0.7%	1,674	11,604,485	21,409	81,276	0.7%				0.0440		0.9560		7.50%	3.0678
	1999	4,590,441	32,515	16,223	0.4%	1,652	13,100,175	92,791	46,296	0.4%				0.0412		0.9588		7.50%	2.8538
	2000	4,444,564	56,681	269,811	6.1%	1,580	11,798,952	150,471	716,265	6.1%				0.0436		0.9564		7.50%	2.6547
	2001	4,310,325	131,063	420,143	9.7%	1,517	10,644,268	323,659	1,037,535	9.7%				0.0399		0.9601		7.50%	2.4695
	2002	4,218,539	226,220	496,272	11.8%	1,475	9,690,794	519,670	1,140,033	11.8%				0.0277		0.9723		7.50%	2.2972
	2003	4,121,849	472,541	672,297	16.3%	1,438	8,808,074	1,009,784	1,436,647	16.3%				0.0251		0.9749		7.50%	2.1369
	2004	4,026,966	616,425	1,831,834	45.5%	1,387	8,004,945	1,225,352	3,641,385	45.5%				0.0355		0.9645		7.50%	1.9878
	2005	3,893,443	798,482	1,567,424	40.3%	1,322	7,199,556	1,476,513	2,898,401	40.3%				0.0469		0.9531		7.50%	1.8491
	2006	3,788,872	676,228	1,555,768	41.1%	1,283	6,517,386	1,163,205	2,676,136	41.1%				0.0295		0.9705		7.50%	1.7201
	2007	3,707,883	535,805	2,555,842	68.9%	1,237	5,933,091	857,358	4,089,677	68.9%				0.0359		0.9641		7.50%	1.6001
	2008	3,586,770	2,792,274	3,588,284	100.0%	1,170	5,338,878	4,156,279	5,341,133	100.0%				0.0542		0.9458		7.50%	1.4885
	2009	3,447,169	3,663,197	2,675,077	77.6%	1,122	4,773,101	5,072,224	3,704,029	77.6%				0.0410		0.9590		7.50%	1.3846
	2010	3,277,982	3,641,555	2,859,637	87.2%	1,059	4,222,175	4,690,472	3,683,329	87.2%				0.0561		0.9439		7.50%	1.2880
	2011	2,998,489	3,103,159	1,807,625	60.3%	978	3,592,722	3,718,136	2,165,855	60.3%				0.0765		0.9235		7.50%	1.1982
	2012	2,726,207	3,163,351	4,244,079	155.7%	919	3,038,586	3,525,820	4,730,382	155.7%				0.0603		0.9397		7.50%	1.1146
	2013	2,575,890	3,488,331	3,655,638	141.9%	872	2,670,739	3,616,778	3,790,246	141.9%				0.0511		0.9489		7.50%	1.0368
Projected Future Experience	2014	2,429,346	3,640,721	3,713,907	152.9%	817	2,343,069	3,511,423	3,582,010	152.9%	1.0000	1.0772	1.0000	0.0629	0.0000	0.9371	0.9431	7.50%	0.9645
	2015	2,236,818	4,368,129	3,764,658	168.3%	760	2,006,864	3,919,068	3,377,636	168.3%	1.0000	1.1009	1.0000	0.0696	0.0000	0.9304	0.9207	7.50%	0.8972
	2016	2,039,403	4,471,528	3,751,920	184.0%	701	1,702,088	3,731,941	3,131,356	184.0%	1.0000	1.0931	1.0000	0.0776	0.0000	0.9224	0.9117	7.50%	0.8346
	2017	1,838,891	4,287,894	3,657,513	198.9%	641	1,427,665	3,329,005	2,839,594	198.9%	1.0000	1.0811	1.0000	0.0864	0.0000	0.9136	0.9017	7.50%	0.7764
	2018	1,641,326	4,058,879	3,499,020	213.2%	581	1,185,378	2,931,352	2,527,018	213.2%	1.0000	1.0718	1.0000	0.0929	0.0000	0.9071	0.8926	7.50%	0.7222
	2019	1,454,155	3,820,904	3,318,843	228.2%	524	976,932	2,566,963	2,229,668	228.2%	1.0000	1.0706	1.0000	0.0977	0.0000	0.9023	0.8860	7.50%	0.6718
	2020	1,280,142	3,624,578	3,133,572	244.8%	471	800,024	2,265,178	1,958,325	244.8%	1.0000	1.0725	1.0000	0.1024	0.0000	0.8976	0.8803	7.50%	0.6249
	2021	1,119,731	3,429,414	2,939,003	262.5%	420	650,954	1,993,685	1,708,585	262.5%	1.0000	1.0723	1.0000	0.1072	0.0000	0.8928	0.8747	7.50%	0.5813
	2022	973,077	3,231,298	2,740,670	281.6%	373	526,229	1,747,451	1,482,125	281.6%	1.0000	1.0731	1.0000	0.1119	0.0000	0.8881	0.8690	7.50%	0.5408
	2023	840,104	3,030,205	2,541,115	302.5%	330	422,623	1,524,374	1,278,333	302.5%	1.0000	1.0739	1.0000	0.1167	0.0000	0.8833	0.8633	7.50%	0.5031
	2024	720,538	2,827,706	2,342,426	325.1%	290	337,185	1,323,261	1,096,168	325.1%	1.0000	1.0748	1.0000	0.1215	0.0000	0.8785	0.8577	7.50%	0.4680
	2025	613,925	2,624,610	2,143,383	349.1%	253	267,250	1,142,529	933,045	349.1%	1.0000	1.0739	1.0000	0.1262	0.0000	0.8738	0.8520	7.50%	0.4353
	2026	519,669	2,422,150	1,948,028	374.9%	220	210,436	980,834	788,841	374.9%	1.0000	1.0737	1.0000	0.1308	0.0000	0.8692	0.8465	7.50%	0.4049
	2027	437,047	2,222,425	1,759,200	402.5%	190	164,632	837,168	662,676	402.5%	1.0000	1.0738	1.0000	0.1353	0.0000	0.8647	0.8410	7.50%	0.3767
	2028	365,242	2,028,131	1,583,160	433.5%	164	127,985	710,678	554,756	433.5%	1.0000	1.0769	1.0000	0.1397	0.0000	0.8603	0.8357	7.50%	0.3504
	2029	303,366	1,841,617	1,417,051	467.1%	140	98,886	600,300	461,907	467.1%	1.0000	1.0776	1.0000	0.1438	0.0000	0.8562	0.8306	7.50%	0.3260
	2030	250,488	1,664,890	1,266,508	505.6%	119	75,953	504,831	384,033	505.6%	1.0000	1.0824	1.0000	0.1478	0.0000	0.8522	0.8257	7.50%	0.3032
	2031	205,664	1,499,850	1,129,729	549.3%	101	58,011	423,058	318,659	549.3%	1.0000	1.0864	1.0000	0.1516	0.0000	0.8484	0.8211	7.50%	0.2821
	2032	167,964	1,347,002	1,005,406	598.6%	86	44,072	353,437	263,806	598.6%	1.0000	1.0897	1.0000	0.1551	0.0000	0.8449	0.8167	7.50%	0.2624
	2033	136,490	1,206,120	890,298	652.3%	72	33,315	294,392	217,305	652.3%	1.0000	1.0897	1.0000	0.1583	0.0000	0.8417	0.8126	7.50%	0.2441
	2034	110,401	1,076,494	785,260	711.3%	60	25,067	244,421	178,295	711.3%	1.0000	1.0905	1.0000	0.1613	0.0000	0.8387	0.8089	7.50%	0.2271
	2035	88,919	957,882	690,415	776.4%	51	18,781	202,316	145,824	776.4%	1.0000	1.0916	1.0000	0.1641	0.0000	0.8359	0.8054	7.50%	0.2112
	2036	71,342	850,188	607,082	850.9%	42	14,017	167,042	119,277	850.9%	1.0000	1.0959	1.0000	0.1667	0.0000	0.8333	0.8023	7.50%	0.1965
	2037	57,044	753,452	533,774	935.7%	35	10,426	137,707	97,557	935.7%	1.0000	1.0996	1.0000	0.1691	0.0000	0.8309	0.7996	7.50%	0.1828
	2038	45,477	668,364	476,548	1047.9%	29	7,732	113,633	81,021	1047.9%	1.0000	1.1199	1.0000	0.1713	0.0000	0.8287	0.7972	7.50%	0.1700
	2039	36,166	595,243	427,569	1182.2%	24	5,720	94,141	67,622	1182.2%	1.0000	1.1282	1.0000	0.1734	0.0000	0.8266	0.7953	7.50%	0.1582
	2040	28,705	531,884	382,367	1332.0%	20	4,223	78,252	56,254	1332.0%	1.0000	1.1267	1.0000	0.1754	0.0000	0.8246	0.7937	7.50%	0.1471
	2041	22,749	475,775	339,615	1492.9%	16	3,113	65,113	46,479	1492.9%	1.0000	1.1207	1.0000	0.1773	0.0000	0.8227	0.7925	7.50%	0.1369
	2042	18,008	425,148	300,568	1669.1%	13	2,293	54,125	38,265	1669.1%	1.0000	1.1181	1.0000	0.1794	0.0000	0.8206	0.7916	7.50%	0.1273
	2043	14,240	379,316	266,922	1874.4%	11	1,686	44,921	31,611	1874.4%	1.0000	1.1230	1.0000	0.1816	0.0000	0.8184	0.7908	7.50%	0.1184
	2044	11,250	337,881	236,130	2098.9%	9	1,239	37,223	26,013	2098.9%	1.0000	1.1197	1.0000	0.1840	0.0000	0.8160	0.7900	7.50%	0.1102
	2045	8,878	300,584	209,003	2354.2%	7	910	30,803	21,418	2354.2%	1.0000	1.1217	1.0000	0.1869	0.0000	0.8131	0.7891	7.50%	0.1025
	2046	6,995	267,321	184,669	2640.2%	6	667	25,483	17,604	2640.2%	1.0000	1.1215	1.0000	0.1902	0.0000	0.8098	0.7879	7.50%	0.0953
	2047	5,499	237,612	162,029	2946.5%	5	488	21,071	14,368	2946.5%	1.0000	1.1160	1.0000	0.1941	0.0000	0.8059	0.7862	7.50%	0.0887
	2048	4,311	210,614	140,172	3251.8%	4	356	17,374	11,563	3251.8%	1.0000	1.1036	1.0000	0.1986	0.0000	0.8014	0.7839	7.50%	0.0825
	2049	3,366	185,641	119,633	3554.0%	3	258	14,245	9,180	3554.0%	1.0000	1.0929	1.0000	0.2037	0.0000	0.7963	0.7809	7.50%	0.0767
	2050	2,616	162,470	101,130	3865.6%	2	187	11,598	7,219	3865.6%	1.0000	1.0877	1.0000	0.2095	0.0000	0.7905	0.7772	7.50%	0.0714
	2051	2,021	141,072	84,767	4193.7%	2	134	9,368	5,629	4193.7%	1.0000	1.0849	1.0000	0.2160	0.0000	0.7840	0.7726	7.50%	0.0664
	2052	1,551	121,396	69,470	4479.6%	1	96	7,499	4,291	4479.6%	1.0000	1.0682	1.0000	0.2231	0.0000	0.7769	0.7672	7.50%	0.0618
	2053	1,180	103,381	56,575	4793.6%	1	68	5,940	3,251	4793.6%	1.0000	1.0701	1.0000	0.2309	0.0000	0.7691	0.7610	7.50%	0.0575
	Past	60,684,910	23,404,807	28,242,447	46.5%	21,653	120,852,180	31,619,919	41,178,625	34.1%									
	Future	20,114,106	66,429,769	54,719,108	272.0%	7,595	13,557,010	36,073,201	30,778,586	227.0%									
	Lifetime	80,799,016	89,834,576	82,961,555	102.7%	29,248	134,409,191	67,693,120	71,957,211	53.5%									

Attachment 16
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified Nursing Facility Only 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	96,125	0	0	0.0%	40	317,011	0	0	0.0%				0.0000		1.0000		7.50%	3.2979
	1998	202,157	0	0	0.0%	57	620,184	0	0	0.0%				0.0339		0.9661		7.50%	3.0678
	1999	220,489	0	0	0.0%	57	629,230	0	0	0.0%				0.0500		0.9500		7.50%	2.8538
	2000	202,614	0	0	0.0%	56	537,878	0	0	0.0%				0.0175		0.9825		7.50%	2.6547
	2001	198,010	17,592	163,419	82.5%	54	488,983	43,442	403,561	82.5%				0.0357		0.9643		7.50%	2.4695
	2002	183,203	90,218	61,772	33.7%	52	420,852	207,249	141,903	33.7%				0.0370		0.9630		7.50%	2.2972
	2003	170,887	89,996	193,730	113.4%	49	365,172	192,315	413,985	113.4%				0.0577		0.9423		7.50%	2.1369
	2004	163,383	71,673	243,163	148.8%	46	324,779	142,474	483,369	148.8%				0.0612		0.9388		7.50%	1.9878
	2005	156,340	43,438	3,340	2.1%	45	289,095	80,324	6,176	2.1%				0.0217		0.9783		7.50%	1.8491
	2006	148,855	15,042	0	0.0%	42	256,051	25,874	0	0.0%				0.0667		0.9333		7.50%	1.7201
	2007	145,022	0	0	0.0%	41	232,054	0	0	0.0%				0.0238		0.9762		7.50%	1.6001
	2008	143,820	275,091	0	0.0%	41	214,074	409,470	0	0.0%				0.0000		1.0000		7.50%	1.4885
	2009	136,423	268,469	0	0.0%	39	188,897	371,734	0	0.0%				0.0488		0.9512		7.50%	1.3846
	2010	123,683	0	0	0.0%	36	159,308	0	0	0.0%				0.0769		0.9231		7.50%	1.2880
	2011	114,849	0	1,163	1.0%	34	137,609	0	1,394	1.0%				0.0556		0.9444		7.50%	1.1982
	2012	87,980	30,945	194,095	220.6%	33	98,062	34,491	216,335	220.6%				0.0294		0.9706		7.50%	1.1146
	2013	84,502	41,948	32,888	38.9%	33	87,613	43,493	34,099	38.9%				0.0000		1.0000		7.50%	1.0368
Projected Future Experience	2014	82,037	75,940	131,088	159.8%	31	79,124	73,243	126,432	159.8%	1.0000	4.1057	1.0000	0.0493	0.0000	0.9507	0.9708	7.50%	0.9645
	2015	77,085	115,154	138,607	179.8%	30	69,161	103,316	124,358	179.8%	1.0000	1.1253	1.0000	0.0541	0.0000	0.9459	0.9396	7.50%	0.8972
	2016	71,943	137,155	143,495	199.5%	28	60,044	114,470	119,761	199.5%	1.0000	1.1093	1.0000	0.0597	0.0000	0.9403	0.9333	7.50%	0.8346
	2017	66,613	146,730	147,396	221.3%	26	51,717	113,917	114,434	221.3%	1.0000	1.1094	1.0000	0.0663	0.0000	0.9337	0.9259	7.50%	0.7764
	2018	61,265	150,649	150,691	246.0%	24	44,246	108,800	108,830	246.0%	1.0000	1.1116	1.0000	0.0710	0.0000	0.9290	0.9197	7.50%	0.7222
	2019	56,052	153,928	153,941	274.6%	22	37,657	103,412	103,421	274.6%	1.0000	1.1166	1.0000	0.0747	0.0000	0.9253	0.9149	7.50%	0.6718
	2020	51,065	156,805	158,165	309.7%	21	31,913	97,995	98,845	309.7%	1.0000	1.1278	1.0000	0.0782	0.0000	0.9218	0.9110	7.50%	0.6249
	2021	46,320	160,350	161,055	347.7%	19	26,928	93,219	93,629	347.7%	1.0000	1.1226	1.0000	0.0817	0.0000	0.9183	0.9071	7.50%	0.5813
	2022	41,830	163,587	162,295	388.0%	17	22,621	88,466	87,767	388.0%	1.0000	1.1159	1.0000	0.0854	0.0000	0.9146	0.9031	7.50%	0.5408
	2023	37,603	165,666	161,467	429.4%	16	18,916	83,340	81,228	429.4%	1.0000	1.1068	1.0000	0.0891	0.0000	0.9109	0.8989	7.50%	0.5031
	2024	33,642	166,291	159,584	474.4%	14	15,743	77,818	74,679	474.4%	1.0000	1.1047	1.0000	0.0930	0.0000	0.9070	0.8947	7.50%	0.4680
	2025	29,948	165,608	156,873	523.8%	13	13,037	72,092	68,289	523.8%	1.0000	1.1042	1.0000	0.0970	0.0000	0.9030	0.8902	7.50%	0.4353
	2026	26,523	163,810	153,208	577.6%	12	10,740	66,334	62,041	577.6%	1.0000	1.1028	1.0000	0.1011	0.0000	0.8989	0.8856	7.50%	0.4049
	2027	23,364	161,078	148,439	635.3%	10	8,801	60,677	55,916	635.3%	1.0000	1.0999	1.0000	0.1052	0.0000	0.8948	0.8809	7.50%	0.3767
	2028	20,469	157,658	143,351	700.3%	9	7,173	55,245	50,232	700.3%	1.0000	1.1023	1.0000	0.1094	0.0000	0.8906	0.8761	7.50%	0.3504
	2029	17,833	153,511	136,907	767.7%	8	5,813	50,039	44,627	767.7%	1.0000	1.0962	1.0000	0.1135	0.0000	0.8865	0.8712	7.50%	0.3260
	2030	15,450	148,594	130,425	844.2%	7	4,685	45,057	39,548	844.2%	1.0000	1.0996	1.0000	0.1177	0.0000	0.8823	0.8663	7.50%	0.3032
	2031	13,309	142,756	122,402	919.7%	6	3,754	40,267	34,526	919.7%	1.0000	1.0894	1.0000	0.1217	0.0000	0.8783	0.8615	7.50%	0.2821
	2032	11,401	135,860	113,766	997.8%	6	2,992	35,648	29,851	997.8%	1.0000	1.0850	1.0000	0.1256	0.0000	0.8744	0.8566	7.50%	0.2624
	2033	9,713	127,925	104,037	1071.1%	5	2,371	31,224	25,394	1071.1%	1.0000	1.0735	1.0000	0.1293	0.0000	0.8707	0.8519	7.50%	0.2441
	2034	8,231	119,095	94,250	1145.1%	4	1,869	27,041	21,400	1145.1%	1.0000	1.0691	1.0000	0.1327	0.0000	0.8673	0.8474	7.50%	0.2271
	2035	6,940	109,737	84,418	1216.4%	4	1,466	23,178	17,830	1216.4%	1.0000	1.0623	1.0000	0.1358	0.0000	0.8642	0.8432	7.50%	0.2112
	2036	5,825	100,062	74,487	1278.8%	3	1,144	19,660	14,635	1278.8%	1.0000	1.0513	1.0000	0.1386	0.0000	0.8614	0.8393	7.50%	0.1965
	2037	4,869	90,379	65,531	1345.9%	3	890	16,518	11,977	1345.9%	1.0000	1.0525	1.0000	0.1410	0.0000	0.8590	0.8359	7.50%	0.1828
	2038	4,055	81,314	58,999	1454.9%	2	689	13,825	10,031	1454.9%	1.0000	1.0810	1.0000	0.1432	0.0000	0.8568	0.8329	7.50%	0.1700
	2039	3,367	73,372	54,102	1606.8%	2	533	11,604	8,557	1606.8%	1.0000	1.1044	1.0000	0.1453	0.0000	0.8547	0.8303	7.50%	0.1582
	2040	2,788	66,598	49,881	1789.0%	2	410	9,798	7,339	1789.0%	1.0000	1.1134	1.0000	0.1473	0.0000	0.8527	0.8281	7.50%	0.1471
	2041	2,304	60,771	45,709	1984.3%	1	315	8,317	6,256	1984.3%	1.0000	1.1091	1.0000	0.1494	0.0000	0.8506	0.8262	7.50%	0.1369
	2042	1,899	55,687	42,315	2228.3%	1	242	7,089	5,387	2228.3%	1.0000	1.1230	1.0000	0.1518	0.0000	0.8482	0.8244	7.50%	0.1273
	2043	1,562	51,286	39,450	2525.6%	1	185	6,074	4,672	2525.6%	1.0000	1.1334	1.0000	0.1547	0.0000	0.8453	0.8225	7.50%	0.1184
	2044	1,282	47,341	36,172	2822.1%	1	141	5,215	3,985	2822.1%	1.0000	1.1174	1.0000	0.1580	0.0000	0.8420	0.8206	7.50%	0.1102
	2045	1,049	43,732	33,222	3166.9%	1	108	4,482	3,405	3166.9%	1.0000	1.1222	1.0000	0.1618	0.0000	0.8382	0.8185	7.50%	0.1025
	2046	856	40,410	30,297	3538.5%	1	82	3,852	2,888	3538.5%	1.0000	1.1173	1.0000	0.1659	0.0000	0.8341	0.8162	7.50%	0.0953
	2047	697	37,311	27,502	3946.9%	1	62	3,309	2,439	3946.9%	1.0000	1.1154	1.0000	0.1705	0.0000	0.8295	0.8138	7.50%	0.0887
	2048	565	34,323	24,371	4311.1%	1	47	2,831	2,010	4311.1%	1.0000	1.0923	1.0000	0.1754	0.0000	0.8246	0.8113	7.50%	0.0825
	2049	457	31,332	21,269	4653.5%	1	35	2,404	1,632	4653.5%	1.0000	1.0794	1.0000	0.1807	0.0000	0.8193	0.8085	7.50%	0.0767
	2050	368	28,341	18,371	4991.3%	1	26	2,023	1,311	4991.3%	1.0000	1.0726	1.0000	0.1865	0.0000	0.8135	0.8053	7.50%	0.0714
	2051	295	25,377	15,604	5290.9%	1	20	1,685	1,036	5290.9%	1.0000	1.0600	1.0000	0.1930	0.0000	0.8070	0.8013	7.50%	0.0664
	2052	235	22,467	13,066	5563.3%	1	15	1,388	807	5563.3%	1.0000	1.0515	1.0000	0.2003	0.0000	0.7997	0.7964	7.50%	0.0618
	2053	186	19,710	11,055	5956.0%	1	11	1,133	635	5956.0%	1.0000	1.0706	1.0000	0.2086	0.0000	0.7914	0.7903	7.50%	0.0575
	Past	2,578,341	944,412	893,570	34.7%	755	5,366,853	1,550,865	1,700,821	31.7%									
	Future	841,295	4,087,698	3,717,265	441.9%	358	525,722	1,686,003	1,672,038	318.0%									
	Lifetime	3,419,635	5,032,110	4,610,835	134.8%	1,113	5,892,575	3,236,869	3,372,859	57.2%									

Attachment 17
MetLife Insurance Company USA
60/80 Test After Requested 50.0% Increase
Nationwide Experience for LTC3+ Tax-Qualified Nursing Facility Only Policy Forms

1	Accumulated value of earned premium	45,540,875	x	60%	=	27,324,525
2	Present value of future projected earned premium without the requested rate increase	9,541,086	x	60%	=	5,724,652
3a	Present value of future projected premium with the requested rate increase	13,212,908				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	3,671,822	x	80%	=	2,937,458
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**35,986,634**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					35,275,903
5b	Present value of future projected incurred claims without the inclusion of active life reserves					35,830,062
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**71,105,965**
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 18
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	569,250	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	1,814,214	6,979	26,493	1.5%	1,814,214	6,979	26,493	1.5%	1.000	1.1%	1.1%	1.000
Historical	1999	2,201,650	32,515	16,223	0.7%	2,201,650	32,515	16,223	0.7%	1.000	0.9%	0.9%	1.000
Experience	2000	2,131,685	56,681	269,811	12.7%	2,131,685	56,681	269,811	12.7%	1.000	4.4%	4.4%	1.000
	2001	2,067,302	131,063	420,143	20.3%	2,067,302	131,063	420,143	20.3%	1.000	7.7%	7.7%	1.000
	2002	2,023,280	226,220	496,272	24.5%	2,023,280	226,220	496,272	24.5%	1.000	10.4%	10.4%	1.000
	2003	1,976,906	472,541	672,297	34.0%	1,976,906	472,541	672,297	34.0%	1.000	13.4%	13.4%	1.000
	2004	1,931,398	616,425	1,831,834	94.8%	1,931,398	616,425	1,831,834	94.8%	1.000	21.8%	21.8%	1.000
	2005	1,867,359	798,482	1,567,424	83.9%	1,867,359	798,482	1,567,424	83.9%	1.000	27.1%	27.1%	1.000
	2006	1,817,205	676,228	1,555,768	85.6%	1,817,205	676,228	1,555,768	85.6%	1.000	31.2%	31.2%	1.000
	2007	1,778,361	535,805	2,555,842	143.7%	1,778,361	535,805	2,555,842	143.7%	1.000	38.1%	38.1%	1.000
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,720,273	2,792,274	3,588,284	208.6%	1.000	47.0%	47.0%	1.000
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,653,318	3,663,197	2,675,077	161.8%	1.000	52.1%	52.1%	1.000
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,856,385	3,641,555	2,859,637	154.0%	1.000	56.6%	56.6%	1.000
	2011	1,938,592	3,103,159	1,807,625	93.2%	1,938,592	3,103,159	1,807,625	93.2%	1.000	58.1%	58.1%	1.000
	2012	1,762,555	3,163,351	4,244,079	240.8%	1,762,555	3,163,351	4,244,079	240.8%	1.000	64.3%	64.3%	1.000
	2013	1,665,372	3,488,331	3,655,638	219.5%	1,665,372	3,488,331	3,655,638	219.5%	1.000	68.8%	68.8%	1.000
	2014	1,570,627	3,640,721	3,713,907	236.5%	1,104,306	3,146,176	2,110,269	191.1%	1.237	72.9%	70.9%	1.028
Projected	2015	1,446,154	4,368,129	3,764,658	260.3%	910,346	3,309,618	1,949,074	214.1%	1.216	76.8%	72.8%	1.055
Future	2016	1,318,520	4,471,528	3,751,920	284.6%	743,713	3,000,537	1,786,184	240.2%	1.185	80.4%	74.5%	1.079
Experience	2017	1,188,885	4,287,894	3,657,513	307.6%	601,976	2,552,525	1,625,183	270.0%	1.140	83.6%	75.9%	1.101
	2018	1,061,155	4,058,879	3,499,020	329.7%	482,905	2,161,243	1,474,886	305.4%	1.080	86.5%	77.2%	1.121
	2019	940,144	3,820,904	3,318,843	353.0%	384,353	1,833,572	1,324,187	344.5%	1.025	89.0%	78.3%	1.138
	2020	827,641	3,624,578	3,133,572	378.6%	303,942	1,611,405	1,180,037	388.2%	0.975	91.3%	79.2%	1.153
	2021	723,931	3,429,414	2,939,003	406.0%	238,947	1,425,165	1,045,849	437.7%	0.928	93.3%	80.0%	1.166
	2022	629,116	3,231,298	2,740,670	435.6%	186,717	1,261,732	921,885	493.7%	0.882	95.0%	80.6%	1.178
	2023	543,147	3,030,205	2,541,115	467.9%	145,223	1,116,788	811,534	558.8%	0.837	96.5%	81.2%	1.189
	2024	465,844	2,827,706	2,342,426	502.8%	112,442	985,802	707,028	628.8%	0.800	97.8%	81.6%	1.198
	2025	396,917	2,624,610	2,143,383	540.0%	86,601	866,292	612,155	706.9%	0.764	98.9%	82.0%	1.206
	2026	335,978	2,422,150	1,948,028	579.8%	66,346	758,221	527,470	795.0%	0.729	99.9%	82.3%	1.214
	2027	282,561	2,222,425	1,759,200	622.6%	50,606	660,642	452,116	893.4%	0.697	100.7%	82.5%	1.220
	2028	236,137	2,028,131	1,583,160	670.4%	38,424	573,058	386,663	1006.3%	0.666	101.4%	82.7%	1.225
	2029	196,133	1,841,617	1,417,051	722.5%	29,099	494,787	329,121	1131.0%	0.639	102.0%	82.9%	1.230
	2030	161,946	1,664,890	1,266,508	782.1%	21,989	425,736	279,740	1272.2%	0.615	102.5%	83.0%	1.234
	2031	132,967	1,499,850	1,129,729	849.6%	16,599	365,500	237,843	1432.9%	0.593	102.9%	83.1%	1.238
	2032	108,592	1,347,002	1,005,406	925.9%	12,523	313,328	202,466	1616.8%	0.573	103.2%	83.2%	1.241
	2033	88,244	1,206,120	890,298	1008.9%	9,470	268,949	174,612	1843.9%	0.547	103.5%	83.2%	1.243
	2034	71,377	1,076,494	785,260	1100.2%	7,171	231,663	150,053	2092.4%	0.526	103.7%	83.3%	1.245
	2035	57,488	957,882	690,415	1201.0%	5,449	200,077	129,222	2371.3%	0.506	103.9%	83.3%	1.247
	2036	46,124	850,188	607,082	1316.2%	4,165	173,390	111,790	2684.0%	0.490	104.1%	83.4%	1.248
	2037	36,880	753,452	533,774	1447.3%	3,199	150,735	96,749	3024.3%	0.479	104.2%	83.4%	1.249
	2038	29,402	668,364	476,548	1620.8%	2,461	131,270	83,436	3389.8%	0.478	104.3%	83.4%	1.250
	2039	23,382	595,243	427,569	1828.6%	1,891	114,260	71,309	3770.2%	0.485	104.4%	83.4%	1.251
	2040	18,559	531,884	382,367	2060.3%	1,450	99,227	60,721	4188.2%	0.492	104.5%	83.5%	1.252
	2041	14,708	475,775	339,615	2309.1%	1,109	85,956	51,537	4645.7%	0.497	104.6%	83.5%	1.253
	2042	11,642	425,148	300,568	2581.7%	847	74,285	43,610	5146.2%	0.502	104.6%	83.5%	1.253
	2043	9,207	379,316	266,922	2899.2%	644	64,004	36,753	5707.3%	0.508	104.7%	83.5%	1.254
	2044	7,274	337,881	236,130	3246.4%	488	54,969	30,867	6331.6%	0.513	104.7%	83.5%	1.254
	2045	5,740	300,584	209,003	3641.4%	367	47,063	25,790	7036.3%	0.518	104.7%	83.5%	1.254
	2046	4,522	267,321	184,669	4083.7%	272	40,141	21,226	7808.6%	0.523	104.7%	83.5%	1.255
	2047	3,555	237,612	162,029	4557.5%	198	34,029	17,123	8648.8%	0.527	104.8%	83.5%	1.255
	2048	2,787	210,614	140,172	5029.7%	142	28,614	13,569	9570.9%	0.526	104.8%	83.5%	1.255
	2049	2,176	185,641	119,633	5497.0%	100	23,845	10,561	10560.7%	0.521	104.8%	83.5%	1.255
	2050	1,691	162,470	101,130	5979.1%	70	19,701	8,171	11725.3%	0.510	104.8%	83.5%	1.255
	2051	1,307	141,072	84,767	6486.6%	47	16,163	6,146	13005.7%	0.499	104.8%	83.5%	1.255
	2052	1,003	121,396	69,470	6928.7%	31	13,150	4,477	14328.9%	0.484	104.8%	83.5%	1.255
	2053	763	103,381	56,575	7414.4%	20	10,577	3,075	15603.0%	0.475	104.8%	83.5%	1.255
	Past	30,775,106	23,404,807	28,242,447	91.8%	30,775,106	23,404,807	28,242,447	91.8%	1.000	68.8%	68.8%	1.000
TOTALS	Future	13,004,227	66,429,769	54,719,108	420.8%	5,576,649	28,744,192	19,114,493	342.8%	1.228	351.2%	290.5%	1.209
	Lifetime	43,779,332	89,834,576	82,961,555	189.5%	36,351,755	52,148,999	47,356,939	130.3%	1.455	104.8%	83.5%	1.255

Attachment 18
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	569,250	0	0	0.0%	569,250	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	1,814,214	6,979	26,493	1.5%	1,814,214	6,979	26,493	1.5%	1.000	1.1%	1.1%	1.000
	1999	2,201,650	32,515	16,223	0.7%	2,201,650	32,515	16,223	0.7%	1.000	0.9%	0.9%	1.000
	2000	2,131,685	56,681	269,811	12.7%	2,131,685	56,681	269,811	12.7%	1.000	4.4%	4.4%	1.000
	2001	2,067,302	131,063	420,143	20.3%	2,067,302	131,063	420,143	20.3%	1.000	7.7%	7.7%	1.000
	2002	2,023,280	226,220	496,272	24.5%	2,023,280	226,220	496,272	24.5%	1.000	10.4%	10.4%	1.000
	2003	1,976,906	472,541	672,297	34.0%	1,976,906	472,541	672,297	34.0%	1.000	13.4%	13.4%	1.000
	2004	1,931,398	616,425	1,831,834	94.8%	1,931,398	616,425	1,831,834	94.8%	1.000	21.8%	21.8%	1.000
	2005	1,867,359	798,482	1,567,424	83.9%	1,867,359	798,482	1,567,424	83.9%	1.000	27.1%	27.1%	1.000
	2006	1,817,205	676,228	1,555,768	85.6%	1,817,205	676,228	1,555,768	85.6%	1.000	31.2%	31.2%	1.000
	2007	1,778,361	535,805	2,555,842	143.7%	1,778,361	535,805	2,555,842	143.7%	1.000	38.1%	38.1%	1.000
	2008	1,720,273	2,792,274	3,588,284	208.6%	1,720,273	2,792,274	3,588,284	208.6%	1.000	47.0%	47.0%	1.000
	2009	1,653,318	3,663,197	2,675,077	161.8%	1,653,318	3,663,197	2,675,077	161.8%	1.000	52.1%	52.1%	1.000
	2010	1,856,385	3,641,555	2,859,637	154.0%	1,856,385	3,641,555	2,859,637	154.0%	1.000	56.6%	56.6%	1.000
	2011	1,938,592	3,103,159	1,807,625	93.2%	1,938,592	3,103,159	1,807,625	93.2%	1.000	58.1%	58.1%	1.000
	2012	1,762,555	3,163,351	4,244,079	240.8%	1,762,555	3,163,351	4,244,079	240.8%	1.000	64.3%	64.3%	1.000
	2013	1,665,372	3,488,331	3,655,638	219.5%	1,665,372	3,488,331	3,655,638	219.5%	1.000	68.8%	68.8%	1.000
Projected Future Experience	2014	1,570,627	3,640,721	3,713,907	236.5%	1,104,306	3,146,176	2,110,269	191.1%	1.237	72.9%	70.9%	1.028
	2015	1,739,569	4,346,679	3,661,012	210.5%	910,346	3,309,618	1,949,074	214.1%	0.983	76.3%	72.8%	1.048
	2016	1,841,316	4,392,937	3,555,254	193.1%	743,713	3,000,537	1,786,184	240.2%	0.804	79.1%	74.5%	1.062
	2017	1,660,280	4,151,948	3,465,796	208.7%	601,976	2,552,525	1,625,183	270.0%	0.773	81.6%	75.9%	1.075
	2018	1,481,904	3,891,481	3,315,610	223.7%	482,905	2,161,243	1,474,886	305.4%	0.733	83.9%	77.2%	1.087
	2019	1,312,913	3,642,726	3,144,879	239.5%	384,353	1,833,572	1,324,187	344.5%	0.695	85.9%	78.3%	1.098
	2020	1,155,801	3,446,559	2,969,319	256.9%	303,942	1,611,405	1,180,037	388.2%	0.662	87.7%	79.2%	1.108
	2021	1,010,971	3,256,731	2,784,948	275.5%	238,947	1,425,165	1,045,849	437.7%	0.629	89.3%	80.0%	1.117
	2022	878,562	3,066,563	2,597,011	295.6%	186,717	1,261,732	921,885	493.7%	0.599	90.8%	80.6%	1.125
	2023	758,505	2,874,447	2,407,916	317.5%	145,223	1,116,788	811,534	558.8%	0.568	92.0%	81.2%	1.133
	2024	650,552	2,681,546	2,219,642	341.2%	112,442	985,802	707,028	628.8%	0.543	93.1%	81.6%	1.140
	2025	554,295	2,488,427	2,031,033	366.4%	86,601	866,292	612,155	706.9%	0.518	94.0%	82.0%	1.146
	2026	469,193	2,296,151	1,845,918	393.4%	66,346	758,221	527,470	795.0%	0.495	94.8%	82.3%	1.152
	2027	394,597	2,106,610	1,666,988	422.5%	50,606	660,642	452,116	893.4%	0.473	95.5%	82.5%	1.157
	2028	329,766	1,922,305	1,500,175	454.9%	38,424	573,058	386,663	1006.3%	0.452	96.1%	82.7%	1.161
	2029	273,900	1,745,425	1,342,773	490.2%	29,099	494,787	329,121	1131.0%	0.433	96.6%	82.9%	1.165
	2030	226,158	1,577,858	1,200,121	530.7%	21,989	425,736	279,740	1272.2%	0.417	97.0%	83.0%	1.169
	2031	185,688	1,421,396	1,070,511	576.5%	16,599	365,500	237,843	1432.9%	0.402	97.4%	83.1%	1.171
	2032	151,650	1,276,507	952,705	628.2%	12,523	313,328	202,466	1616.8%	0.389	97.6%	83.2%	1.174
	2033	123,233	1,142,971	843,631	684.6%	9,470	268,949	174,612	1843.9%	0.371	97.9%	83.2%	1.176
	2034	99,678	1,020,115	744,099	746.5%	7,171	231,663	150,053	2092.4%	0.357	98.1%	83.3%	1.178
	2035	80,283	907,703	654,225	814.9%	5,449	200,077	129,222	2371.3%	0.344	98.3%	83.3%	1.179
	2036	64,413	805,642	575,260	893.1%	4,165	173,390	111,790	2684.0%	0.333	98.4%	83.4%	1.180
	2037	51,503	713,969	505,795	982.1%	3,199	150,735	96,749	3024.3%	0.325	98.5%	83.4%	1.181
	2038	41,060	633,337	451,568	1099.8%	2,461	131,270	83,436	3389.8%	0.324	98.6%	83.4%	1.182
	2039	32,654	564,046	405,157	1240.8%	1,891	114,260	71,309	3770.2%	0.329	98.7%	83.4%	1.183
	2040	25,917	504,007	362,324	1398.0%	1,450	99,227	60,721	4188.2%	0.334	98.8%	83.5%	1.184
	2041	20,539	450,837	321,813	1566.8%	1,109	85,956	51,537	4645.7%	0.337	98.8%	83.5%	1.184
	2042	16,259	402,863	284,813	1751.8%	847	74,285	43,610	5146.2%	0.340	98.9%	83.5%	1.185
	2043	12,857	359,433	252,931	1967.2%	644	64,004	36,753	5707.3%	0.345	98.9%	83.5%	1.185
	2044	10,158	320,170	223,753	2202.8%	488	54,969	30,867	6331.6%	0.348	99.0%	83.5%	1.185
	2045	8,016	284,828	198,047	2470.8%	367	47,063	25,790	7036.3%	0.351	99.0%	83.5%	1.186
	2046	6,315	253,309	174,989	2770.9%	272	40,141	21,226	7808.6%	0.355	99.0%	83.5%	1.186
	2047	4,965	225,157	153,536	3092.5%	198	34,029	17,123	8648.8%	0.358	99.0%	83.5%	1.186
	2048	3,892	199,575	132,824	3412.8%	142	28,614	13,569	9570.9%	0.357	99.0%	83.5%	1.186
	2049	3,039	175,910	113,363	3730.0%	100	23,845	10,561	10560.7%	0.353	99.1%	83.5%	1.186
	2050	2,362	153,954	95,829	4057.1%	70	19,701	8,171	11725.3%	0.346	99.1%	83.5%	1.186
	2051	1,825	133,678	80,324	4401.4%	47	16,163	6,146	13005.7%	0.338	99.1%	83.5%	1.187
	2052	1,400	115,033	65,829	4701.4%	31	13,150	4,477	14328.9%	0.328	99.1%	83.5%	1.187
	2053	1,066	97,962	53,609	5030.9%	20	10,577	3,075	15603.0%	0.322	99.1%	83.5%	1.187
TOTALS	Past	30,775,106	23,404,807	28,242,447	91.8%	30,775,106	23,404,807	28,242,447	91.8%	1.000	68.8%	68.8%	1.000
	Future	17,257,678	63,691,512	52,139,241	302.1%	5,576,649	28,744,192	19,114,493	342.8%	0.881	258.5%	290.5%	0.890
	Lifetime	48,032,784	87,096,319	80,381,687	167.3%	36,351,755	52,148,999	47,356,939	130.3%	1.285	99.1%	83.5%	1.187

Attachment 19
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	46,103	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	96,958	0	0	0.0%	96,958	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1999	106,061	0	0	0.0%	106,061	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2000	97,197	0	0	0.0%	97,197	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2001	95,681	17,592	163,419	170.8%	95,681	17,592	163,419	170.8%	1.000	32.4%	32.4%	1.000
	2002	89,726	90,218	61,772	68.8%	89,726	90,218	61,772	68.8%	1.000	37.6%	37.6%	1.000
	2003	82,941	89,996	193,730	233.6%	82,941	89,996	193,730	233.6%	1.000	58.9%	58.9%	1.000
	2004	78,485	71,673	243,163	309.8%	78,485	71,673	243,163	309.8%	1.000	80.8%	80.8%	1.000
	2005	75,198	43,438	3,340	4.4%	75,198	43,438	3,340	4.4%	1.000	75.3%	75.3%	1.000
	2006	71,789	15,042	0	0.0%	71,789	15,042	0	0.0%	0.000	70.7%	70.7%	1.000
	2007	69,801	0	0	0.0%	69,801	0	0	0.0%	0.000	67.1%	67.1%	1.000
	2008	69,852	275,091	0	0.0%	69,852	275,091	0	0.0%	0.000	64.0%	64.0%	1.000
	2009	67,410	268,469	0	0.0%	67,410	268,469	0	0.0%	0.000	61.5%	61.5%	1.000
	2010	59,564	0	0	0.0%	59,564	0	0	0.0%	0.000	59.5%	59.5%	1.000
	2011	57,535	0	1,163	2.0%	57,535	0	1,163	2.0%	1.000	57.9%	57.9%	1.000
	2012	56,000	30,945	194,095	346.6%	56,000	30,945	194,095	346.6%	1.000	65.0%	65.0%	1.000
	2013	56,335	41,948	32,888	58.4%	56,335	41,948	32,888	58.4%	1.000	64.8%	64.8%	1.000
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	37,666	60,861	70,440	187.0%	1.282	68.3%	66.5%	1.027
	2015	51,390	115,154	138,607	269.7%	32,527	77,347	69,962	215.1%	1.254	71.7%	68.1%	1.053
	2016	47,962	137,155	143,495	299.2%	27,950	81,969	69,155	247.4%	1.209	75.0%	69.6%	1.077
	2017	44,409	146,730	147,396	331.9%	23,891	80,326	68,148	285.2%	1.164	78.1%	71.1%	1.099
	2018	40,843	150,649	150,691	369.0%	20,306	76,726	67,238	331.1%	1.114	81.2%	72.5%	1.120
	2019	37,368	153,928	153,941	412.0%	17,156	73,916	65,862	383.9%	1.073	84.1%	73.8%	1.139
	2020	34,043	156,805	158,165	464.6%	14,411	70,849	63,566	441.1%	1.053	86.9%	75.0%	1.159
	2021	30,880	160,350	161,055	521.5%	12,052	68,239	60,821	504.6%	1.033	89.6%	76.1%	1.178
	2022	27,887	163,587	162,295	582.0%	10,064	65,559	57,746	573.8%	1.014	92.2%	77.1%	1.196
	2023	25,069	165,666	161,467	644.1%	8,386	62,664	54,478	649.6%	0.991	94.5%	77.9%	1.213
	2024	22,428	166,291	159,584	711.5%	6,954	59,503	50,723	729.4%	0.976	96.8%	78.7%	1.230
	2025	19,966	165,608	156,873	785.7%	5,742	56,042	46,777	814.6%	0.965	98.8%	79.3%	1.245
	2026	17,682	163,810	153,208	866.5%	4,702	52,332	42,652	907.2%	0.955	100.7%	79.9%	1.260
	2027	15,576	161,078	148,439	953.0%	3,817	48,400	38,404	1006.1%	0.947	102.4%	80.4%	1.273
	2028	13,646	157,658	143,351	1050.5%	3,074	44,333	34,328	1116.7%	0.941	103.9%	80.8%	1.286
	2029	11,889	153,511	136,907	1151.5%	2,458	40,222	30,238	1230.2%	0.936	105.3%	81.1%	1.298
	2030	10,300	148,594	130,425	1266.3%	1,953	36,124	26,338	1348.3%	0.939	106.5%	81.4%	1.308
	2031	8,873	142,756	122,402	1379.5%	1,552	32,163	22,917	1476.7%	0.934	107.6%	81.6%	1.318
	2032	7,601	135,860	113,766	1496.8%	1,230	28,449	19,858	1614.6%	0.927	108.5%	81.8%	1.327
	2033	6,475	127,925	104,037	1606.7%	976	25,111	17,533	1796.0%	0.895	109.3%	81.9%	1.334
	2034	5,487	119,095	94,250	1717.7%	775	22,199	15,304	1974.7%	0.870	110.0%	82.0%	1.340
	2035	4,627	109,737	84,418	1824.7%	612	19,600	13,214	2158.6%	0.845	110.5%	82.1%	1.346
	2036	3,883	100,062	74,487	1918.2%	482	17,250	11,399	2363.5%	0.812	111.0%	82.2%	1.350
	2037	3,246	90,379	65,531	2018.9%	382	15,141	9,880	2588.2%	0.780	111.4%	82.3%	1.354
	2038	2,703	81,314	58,999	2182.4%	303	13,286	8,593	2833.7%	0.770	111.7%	82.3%	1.357
	2039	2,245	73,372	54,102	2410.3%	241	11,684	7,516	3115.5%	0.774	112.0%	82.4%	1.359
	2040	1,859	66,598	49,881	2683.5%	192	10,331	6,645	3459.5%	0.776	112.2%	82.4%	1.362
	2041	1,536	60,771	45,709	2976.4%	154	9,213	5,962	3877.1%	0.768	112.4%	82.4%	1.364
	2042	1,266	55,687	42,315	3342.4%	124	8,301	5,403	4369.3%	0.765	112.6%	82.5%	1.365
	2043	1,041	51,286	39,450	3788.4%	99	7,540	4,900	4944.5%	0.766	112.7%	82.5%	1.367
	2044	854	47,341	36,172	4233.2%	79	6,886	4,445	5610.8%	0.754	112.9%	82.5%	1.368
	2045	699	43,732	33,222	4750.3%	63	6,304	3,995	6376.5%	0.745	113.0%	82.5%	1.369
	2046	571	40,410	30,297	5307.8%	49	5,768	3,549	7227.7%	0.734	113.1%	82.5%	1.370
	2047	465	37,311	27,502	5920.3%	38	5,251	3,080	8145.9%	0.727	113.2%	82.5%	1.371
	2048	377	34,323	24,371	6466.6%	29	4,735	2,604	9136.8%	0.708	113.2%	82.5%	1.372
	2049	305	31,332	21,269	6980.3%	21	4,215	2,125	10138.0%	0.689	113.3%	82.5%	1.372
	2050	245	28,341	18,371	7486.9%	15	3,695	1,677	11176.3%	0.670	113.3%	82.5%	1.373
	2051	197	25,377	15,604	7936.4%	10	3,187	1,286	12274.2%	0.647	113.3%	82.6%	1.373
	2052	157	22,467	13,066	8344.9%	7	2,708	965	13406.3%	0.622	113.4%	82.6%	1.373
	2053	124	19,710	11,055	8934.0%	5	2,265	686	14570.6%	0.613	113.4%	82.6%	1.374
TOTALS	Past	1,276,636	944,412	893,570	70.0%	1,276,636	944,412	893,570	70.0%	1.000	64.8%	64.8%	1.000
	Future	560,863	4,087,698	3,717,265	662.8%	240,547	1,320,692	1,090,411	453.3%	1.462	477.1%	352.3%	1.354
	Lifetime	1,837,499	5,032,110	4,610,835	250.9%	1,517,182	2,265,104	1,983,982	130.8%	1.919	113.4%	82.6%	1.374

Attachment 19
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 50% Increase
LTC3+ Tax-Qualified Nursing Facility Only 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	46,103	0	0	0.0%	46,103	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	96,958	0	0	0.0%	96,958	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1999	106,061	0	0	0.0%	106,061	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2000	97,197	0	0	0.0%	97,197	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2001	95,681	17,592	163,419	170.8%	95,681	17,592	163,419	170.8%	1.000	32.4%	32.4%	1.000
	2002	89,726	90,218	61,772	68.8%	89,726	90,218	61,772	68.8%	1.000	37.6%	37.6%	1.000
	2003	82,941	89,996	193,730	233.6%	82,941	89,996	193,730	233.6%	1.000	58.9%	58.9%	1.000
	2004	78,485	71,673	243,163	309.8%	78,485	71,673	243,163	309.8%	1.000	80.8%	80.8%	1.000
	2005	75,198	43,438	3,340	4.4%	75,198	43,438	3,340	4.4%	1.000	75.3%	75.3%	1.000
	2006	71,789	15,042	0	0.0%	71,789	15,042	0	0.0%	0.000	70.7%	70.7%	1.000
	2007	69,801	0	0	0.0%	69,801	0	0	0.0%	0.000	67.1%	67.1%	1.000
	2008	69,852	275,091	0	0.0%	69,852	275,091	0	0.0%	0.000	64.0%	64.0%	1.000
	2009	67,410	268,469	0	0.0%	67,410	268,469	0	0.0%	0.000	61.5%	61.5%	1.000
	2010	59,564	0	0	0.0%	59,564	0	0	0.0%	0.000	59.5%	59.5%	1.000
	2011	57,535	0	1,163	2.0%	57,535	0	1,163	2.0%	1.000	57.9%	57.9%	1.000
	2012	56,000	30,945	194,095	346.6%	56,000	30,945	194,095	346.6%	1.000	65.0%	65.0%	1.000
	2013	56,335	41,948	32,888	58.4%	56,335	41,948	32,888	58.4%	1.000	64.8%	64.8%	1.000
Projected Future Experience	2014	54,692	75,940	131,088	239.7%	37,666	60,861	70,440	187.0%	1.282	68.3%	66.5%	1.027
	2015	63,227	114,288	134,478	212.7%	32,527	77,347	69,962	215.1%	0.989	71.3%	68.1%	1.046
	2016	66,979	134,165	135,974	203.0%	27,950	81,969	69,155	247.4%	0.820	73.9%	69.6%	1.061
	2017	62,017	141,588	139,670	225.2%	23,891	80,326	68,148	285.2%	0.790	76.5%	71.1%	1.075
	2018	57,037	144,057	142,793	250.3%	20,306	76,726	67,238	331.1%	0.756	79.0%	72.5%	1.089
	2019	52,184	146,513	145,872	279.5%	17,156	73,916	65,862	383.9%	0.728	81.4%	73.8%	1.103
	2020	47,541	148,936	149,874	315.3%	14,411	70,849	63,566	441.1%	0.715	83.7%	75.0%	1.117
	2021	43,124	152,161	152,613	353.9%	12,052	68,239	60,821	504.6%	0.701	86.0%	76.1%	1.131
	2022	38,944	155,155	153,788	394.9%	10,064	65,559	57,746	573.8%	0.688	88.2%	77.1%	1.145
	2023	35,008	157,077	153,004	437.1%	8,386	62,664	54,478	649.6%	0.673	90.2%	77.9%	1.158
	2024	31,320	157,638	151,219	482.8%	6,954	59,503	50,723	729.4%	0.662	92.1%	78.7%	1.171
	2025	27,882	156,971	148,650	533.1%	5,742	56,042	46,777	814.6%	0.654	93.9%	79.3%	1.184
	2026	24,693	155,253	145,178	587.9%	4,702	52,332	42,652	907.2%	0.648	95.5%	79.9%	1.195
	2027	21,752	152,656	140,658	646.6%	3,817	48,400	38,404	1006.1%	0.643	97.0%	80.4%	1.207
	2028	19,057	149,410	135,837	712.8%	3,074	44,333	34,328	1116.7%	0.638	98.4%	80.8%	1.217
	2029	16,603	145,475	129,731	781.4%	2,458	40,222	30,238	1230.2%	0.635	99.6%	81.1%	1.227
	2030	14,384	140,813	123,589	859.2%	1,953	36,124	26,338	1348.3%	0.637	100.6%	81.4%	1.237
	2031	12,391	135,279	115,986	936.1%	1,552	32,163	22,917	1476.7%	0.634	101.6%	81.6%	1.245
	2032	10,614	128,742	107,802	1015.6%	1,230	28,449	19,858	1614.6%	0.629	102.4%	81.8%	1.252
	2033	9,043	121,222	98,584	1090.2%	976	25,111	17,533	1796.0%	0.607	103.1%	81.9%	1.259
	2034	7,663	112,854	89,309	1165.5%	775	22,199	15,304	1974.7%	0.590	103.7%	82.0%	1.264
	2035	6,461	103,986	79,993	1238.1%	612	19,600	13,214	2158.6%	0.574	104.2%	82.1%	1.269
	2036	5,423	94,818	70,583	1301.6%	482	17,250	11,399	2363.5%	0.551	104.6%	82.2%	1.273
	2037	4,533	85,642	62,096	1369.9%	382	15,141	9,880	2588.2%	0.529	105.0%	82.3%	1.276
	2038	3,775	77,052	55,907	1480.9%	303	13,286	8,593	2833.7%	0.523	105.3%	82.3%	1.279
	2039	3,135	69,526	51,266	1635.5%	241	11,684	7,516	3115.5%	0.525	105.5%	82.4%	1.281
	2040	2,596	63,107	47,267	1820.9%	192	10,331	6,645	3459.5%	0.526	105.7%	82.4%	1.283
	2041	2,145	57,585	43,313	2019.6%	154	9,213	5,962	3877.1%	0.521	105.9%	82.4%	1.285
	2042	1,768	52,768	40,097	2267.9%	124	8,301	5,403	4369.3%	0.519	106.1%	82.5%	1.286
	2043	1,454	48,598	37,382	2570.6%	99	7,540	4,900	4944.5%	0.520	106.2%	82.5%	1.288
	2044	1,193	44,860	34,276	2872.4%	79	6,886	4,445	5610.8%	0.512	106.3%	82.5%	1.289
	2045	977	41,440	31,480	3223.3%	63	6,304	3,995	6376.5%	0.505	106.4%	82.5%	1.290
	2046	797	38,292	28,709	3601.5%	49	5,768	3,549	7227.7%	0.498	106.5%	82.5%	1.291
	2047	649	35,355	26,060	4017.1%	38	5,251	3,080	8145.9%	0.493	106.6%	82.5%	1.291
	2048	526	32,524	23,093	4387.8%	29	4,735	2,604	9136.8%	0.480	106.6%	82.5%	1.292
	2049	426	29,689	20,154	4736.4%	21	4,215	2,125	10138.0%	0.467	106.7%	82.5%	1.293
	2050	343	26,856	17,408	5080.2%	15	3,695	1,677	11176.3%	0.455	106.7%	82.5%	1.293
	2051	275	24,047	14,786	5385.1%	10	3,187	1,286	12274.2%	0.439	106.8%	82.6%	1.293
	2052	219	21,289	12,381	5662.4%	7	2,708	965	13406.3%	0.422	106.8%	82.6%	1.294
	2053	173	18,676	10,475	6062.1%	5	2,265	686	14570.6%	0.416	106.8%	82.6%	1.294
TOTALS	Past	1,276,636	944,412	893,570	70.0%	1,276,636	944,412	893,570	70.0%	1.000	64.8%	64.8%	1.000
	Future	753,022	3,892,298	3,532,424	469.1%	240,547	1,320,692	1,090,411	453.3%	1.035	345.8%	352.3%	0.982
	Lifetime	2,029,658	4,836,710	4,425,994	218.1%	1,517,182	2,265,104	1,983,982	130.8%	1.668	106.8%	82.6%	1.294

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-129963561

Effective Date: On Approval

(Projected) Number of Insureds Affected: 33

New Rates

Average Annual Premium Per Member: 1,706

Revised Rates

Average Annual Premium Per Member: 2,559

Average Requested Percentage Rate Change Per Member: 50.0%

Minimum Requested Percentage Rate Change Per Member: 50.0%

Maximum Requested Percentage Rate Change Per Member: 50.0%

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

Form#	"Product Name"(if applicable)
H-LTC3JFQ	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	200.16	185.57	168.89	18-44	13.55	13.55	12.51
45-49	229.35	214.76	195.99	45-49	16.68	15.64	14.60
50-54	258.54	243.95	227.27	50-54	18.77	17.72	16.68
55	356.54	331.52	304.41	55	23.98	22.94	21.89
56	381.56	354.45	325.26	56	26.06	25.02	23.98
57	408.66	379.47	348.20	57	28.15	26.06	25.02
58	437.85	406.58	371.13	58	30.23	28.15	26.06
59	469.13	433.68	398.24	59	31.28	30.23	28.15
60	500.40	462.87	423.26	60	33.36	31.28	29.19
61	535.85	496.23	452.45	61	36.49	34.40	31.28
62	573.38	529.59	483.72	62	38.57	36.49	33.36
63	612.99	565.04	515.00	63	41.70	38.57	35.45
64	656.78	604.65	550.44	64	44.83	41.70	37.53
65	700.56	644.27	585.89	65	46.91	43.79	39.62
66	767.28	704.73	640.10	66	52.13	47.96	43.79
67	840.26	769.37	698.48	67	57.34	53.17	47.96
68	921.57	840.26	761.03	68	62.55	57.34	51.08
69	1,009.14	919.49	829.83	69	67.76	62.55	56.30
70	1,102.97	1,002.89	902.81	70	74.02	67.76	60.47
71	1,217.64	1,102.97	986.21	71	82.36	75.06	66.72
72	1,344.83	1,211.39	1,077.95	72	90.70	82.36	72.98
73	1,484.52	1,330.23	1,175.94	73	100.08	90.70	79.23
74	1,636.73	1,461.59	1,284.36	74	110.51	99.04	86.53

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,805.61	1,603.37	1,401.12	75	121.97	108.42	93.83
76	2,032.88	1,805.61	1,578.35	76	137.61	121.97	106.34
77	2,289.33	2,032.88	1,774.34	77	154.29	137.61	118.85
78	2,577.06	2,287.25	1,997.43	78	174.10	154.29	134.48
79	2,900.24	2,574.98	2,247.63	79	194.95	173.06	151.16
80		2,896.07	2,527.02	80	218.93	193.91	168.89
81		3,258.86	2,843.94	81	247.07	218.93	190.78
82		3,667.52	3,198.39	82	277.31	246.03	214.76
83		4,128.30	3,598.71	83	311.71	276.26	240.82
84		4,645.38	4,049.07	84	350.28	310.67	271.05
				85	393.02	349.24	304.41
				86	443.06	393.02	342.98
				87	498.32	442.02	385.73
				88	559.82	497.27	433.68
				89	629.67	559.82	487.89
				90	708.90	629.67	549.40
				91	797.51	708.90	617.16
				92	896.55	797.51	694.31
				93	1,009.14	896.55	781.88
				94	1,135.28	1,008.10	878.83
				95	1,277.06	1,134.24	989.33
				96	1,436.57	1,276.02	1,112.35
				97	1,615.88	1,435.52	1,252.04
				98	1,818.12	1,614.83	1,408.42
				99	2,044.34	1,817.08	1,583.56

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	227.27	214.76	200.16	18-44	15.64	15.64	14.60
45-49	266.88	252.29	233.52	45-49	18.77	17.72	16.68
50-54	312.75	291.90	271.05	50-54	20.85	19.81	18.77
55	417.00	396.15	375.30	55	29.19	27.11	25.02
56	448.28	425.34	402.41	56	31.28	29.19	27.11
57	481.64	454.53	427.43	57	33.36	31.28	29.19
58	517.08	487.89	456.62	58	35.45	33.36	31.28
59	554.61	521.25	487.89	59	37.53	35.45	33.36
60	594.23	556.70	519.17	60	39.62	37.53	35.45
61	635.93	596.31	556.70	61	42.74	40.66	38.57
62	679.71	638.01	596.31	62	45.87	43.79	40.66
63	725.58	681.80	640.10	63	49.00	46.91	43.79
64	773.54	729.75	685.97	64	53.17	50.04	46.91
65	825.66	779.79	733.92	65	56.30	53.17	49.00
66	896.55	848.60	800.64	66	61.51	58.38	54.21
67	971.61	921.57	871.53	67	66.72	62.55	58.38
68	1,055.01	1,002.89	950.76	68	71.93	67.76	63.59
69	1,142.58	1,088.37	1,034.16	69	77.15	74.02	69.85
70	1,238.49	1,182.20	1,125.90	70	83.40	79.23	75.06
71	1,369.85	1,311.47	1,251.00	71	92.78	88.61	84.44
72	1,515.80	1,451.16	1,388.61	72	102.17	98.00	92.78
73	1,674.26	1,607.54	1,542.90	73	112.59	108.42	103.21
74	1,851.48	1,780.59	1,711.79	74	124.06	119.89	114.68

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,045.39	1,972.41	1,899.44	75	136.57	132.40	127.19
76	2,301.84	2,220.53	2,137.13	76	154.29	149.08	143.87
77	2,589.57	2,497.83	2,404.01	77	173.06	167.84	161.59
78	2,912.75	2,810.58	2,704.25	78	194.95	188.69	181.40
79	3,277.62	3,160.86	3,042.02	79	218.93	211.63	204.33
				80	246.03	237.69	229.35
				81	277.31	267.92	258.54
				82	311.71	301.28	290.86
				83	350.28	338.81	327.35
				84	394.07	381.56	368.00
				85	443.06	428.47	412.83
				86	499.36	482.68	464.96
				87	560.87	543.14	523.34
				88	631.76	610.91	587.97
				89	709.94	687.01	661.99
				90	798.56	772.49	744.35
				91	898.64	869.45	837.13
				92	1,011.23	977.87	942.42
				93	1,137.37	1,099.84	1,060.22
				94	1,279.15	1,237.45	1,192.62
				95	1,439.69	1,391.74	1,340.66
				96	1,619.00	1,565.84	1,508.50
				97	1,821.25	1,761.83	1,697.19
				98	2,049.56	1,981.79	1,908.82
				99	2,304.97	2,228.87	2,147.55

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	264.80	254.37	241.86	18-44	17.72	17.72	16.68
45-49	314.84	296.07	277.31	45-49	21.89	20.85	19.81
50-54	371.13	344.03	316.92	50-54	25.02	23.98	21.89
55	506.66	471.21	435.77	55	35.45	33.36	30.23
56	546.27	506.66	467.04	56	38.57	36.49	32.32
57	585.89	544.19	500.40	57	41.70	38.57	34.40
58	629.67	583.80	535.85	58	43.79	40.66	37.53
59	677.63	625.50	573.38	59	46.91	43.79	39.62
60	727.67	671.37	612.99	60	50.04	45.87	41.70
61	783.96	721.41	656.78	61	54.21	50.04	44.83
62	842.34	773.54	702.65	62	58.38	53.17	47.96
63	906.98	829.83	750.60	63	62.55	57.34	51.08
64	973.70	890.30	802.73	64	66.72	60.47	55.25
65	1,046.67	952.85	856.94	65	70.89	64.64	58.38
66	1,142.58	1,038.33	934.08	66	78.19	70.89	63.59
67	1,246.83	1,132.16	1,015.40	67	84.44	77.15	68.81
68	1,361.51	1,234.32	1,105.05	68	91.74	83.40	75.06
69	1,484.52	1,344.83	1,200.96	69	100.08	90.70	81.32
70	1,620.05	1,463.67	1,305.21	70	108.42	98.00	87.57
71	1,780.59	1,613.79	1,444.91	71	119.89	108.42	96.95
72	1,955.73	1,778.51	1,597.11	72	131.36	119.89	107.38
73	2,149.64	1,959.90	1,766.00	73	144.91	131.36	118.85
74	2,362.31	2,157.98	1,951.56	74	158.46	144.91	131.36

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,593.74	2,376.90	2,157.98	75	174.10	159.50	144.91
76	2,921.09	2,675.06	2,429.03	76	195.99	180.35	163.67
77	3,285.96	3,010.74	2,733.44	77	221.01	202.25	183.48
78	3,698.79	3,388.13	3,077.46	78	248.12	227.27	206.42
79	4,161.66	3,811.38	3,461.10	79	278.35	255.41	232.48
				80	312.75	286.69	260.63
				81	352.37	323.18	293.99
				82	396.15	362.79	330.47
				83	445.15	408.66	371.13
				84	501.44	459.74	418.04
				85	562.95	516.04	469.13
				86	633.84	580.67	528.55
				87	713.07	653.65	594.23
				88	801.68	734.96	668.24
				89	901.76	826.70	751.64
				90	1,015.40	930.95	845.47
				91	1,141.54	1,046.67	951.80
				92	1,284.36	1,176.98	1,070.65
				93	1,444.91	1,325.02	1,204.09
				94	1,625.26	1,489.73	1,354.21
				95	1,828.55	1,676.34	1,524.14
				96	2,056.85	1,885.88	1,713.87
				97	2,314.35	2,121.49	1,928.63
				98	2,603.12	2,386.28	2,169.44
				99	2,928.38	2,684.44	2,440.49

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	314.84	302.33	287.73	18-44	21.89	20.85	19.81
45-49	375.30	358.62	339.86	45-49	27.11	25.02	23.98
50-54	446.19	423.26	398.24	50-54	31.28	29.19	27.11
55	635.93	598.40	560.87	55	43.79	40.66	37.53
56	685.97	642.18	600.48	56	47.96	43.79	40.66
57	738.09	690.14	640.10	57	51.08	47.96	43.79
58	794.39	738.09	683.88	58	55.25	51.08	46.91
59	852.77	792.30	731.84	59	58.38	55.25	50.04
60	917.40	848.60	779.79	60	62.55	58.38	53.17
61	988.29	911.15	836.09	61	67.76	62.55	57.34
62	1,063.35	977.87	894.47	62	72.98	67.76	61.51
63	1,142.58	1,050.84	957.02	63	78.19	71.93	65.68
64	1,230.15	1,127.99	1,025.82	64	84.44	77.15	69.85
65	1,321.89	1,209.30	1,096.71	65	89.66	82.36	74.02
66	1,424.06	1,309.38	1,196.79	66	96.95	89.66	81.32
67	1,530.39	1,417.80	1,305.21	67	104.25	96.95	87.57
68	1,647.15	1,534.56	1,421.97	68	111.55	104.25	95.91
69	1,772.25	1,661.75	1,549.16	69	119.89	112.59	104.25
70	1,905.69	1,797.27	1,688.85	70	128.23	120.93	112.59
71	2,116.28	1,989.09	1,863.99	71	142.82	134.48	125.10
72	2,349.80	2,201.76	2,053.73	72	158.46	148.04	137.61
73	2,608.34	2,437.37	2,264.31	73	175.14	163.67	152.21
74	2,896.07	2,697.99	2,497.83	74	193.91	181.40	167.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,212.99	2,983.64	2,752.20	75	214.76	200.16	184.52
76	3,615.39	3,358.94	3,098.31	76	241.86	225.18	208.50
77	4,067.84	3,780.11	3,488.21	77	272.09	253.33	233.52
78	4,578.66	4,253.40	3,923.97	78	306.50	284.60	262.71
79	5,149.95	4,785.08	4,418.12	79	344.03	320.05	295.03
				80	386.77	359.66	331.52
				81	435.77	405.53	373.22
				82	489.98	455.57	420.13
				83	551.48	511.87	472.25
				84	620.29	576.50	531.68
				85	697.43	647.39	597.35
				86	785.00	728.71	672.41
				87	883.00	819.41	756.86
				88	993.50	922.61	850.68
				89	1,117.56	1,037.29	957.02
				90	1,257.26	1,167.60	1,076.90
				91	1,414.67	1,312.51	1,211.39
				92	1,590.86	1,477.22	1,362.55
				93	1,789.97	1,661.75	1,533.52
				94	2,014.11	1,869.20	1,724.30
				95	2,265.35	2,102.72	1,940.09
				96	2,548.91	2,365.43	2,183.00
				97	2,866.88	2,661.50	2,455.09
				98	3,225.50	2,994.06	2,762.63
				99	3,627.90	3,368.32	3,107.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	373.22	348.20	321.09	18-44	25.02	23.98	22.94
45-49	437.85	410.75	381.56	45-49	30.23	29.19	27.11
50-54	510.83	481.64	450.36	50-54	35.45	33.36	31.28
55	669.29	627.59	585.89	55	45.87	43.79	40.66
56	708.90	665.12	623.42	56	49.00	46.91	43.79
57	750.60	704.73	660.95	57	52.13	49.00	45.87
58	794.39	748.52	700.56	58	54.21	52.13	47.96
59	842.34	792.30	742.26	59	57.34	55.25	51.08
60	890.30	838.17	786.05	60	60.47	57.34	53.17
61	944.51	888.21	831.92	61	64.64	61.51	57.34
62	998.72	940.34	881.96	62	67.76	64.64	60.47
63	1,057.10	994.55	932.00	63	71.93	68.81	63.59
64	1,119.65	1,052.93	986.21	64	76.10	71.93	67.76
65	1,184.28	1,113.39	1,042.50	65	80.27	76.10	70.89
66	1,286.45	1,209.30	1,132.16	66	87.57	82.36	77.15
67	1,394.87	1,311.47	1,228.07	67	94.87	89.66	83.40
68	1,513.71	1,424.06	1,334.40	68	102.17	96.95	90.70
69	1,642.98	1,544.99	1,446.99	69	111.55	104.25	98.00
70	1,780.59	1,676.34	1,570.01	70	119.89	112.59	105.29
71	1,955.73	1,841.06	1,724.30	71	132.40	124.06	115.72
72	2,147.55	2,020.37	1,891.10	72	144.91	136.57	127.19
73	2,358.14	2,216.36	2,074.58	73	158.46	149.08	139.70
74	2,587.49	2,433.20	2,276.82	74	174.10	163.67	153.25

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,839.77	2,668.80	2,495.75	75	189.74	179.31	167.84
76	3,196.31	3,004.49	2,810.58	76	213.71	202.25	188.69
77	3,594.54	3,379.79	3,162.95	77	240.82	227.27	212.67
78	4,044.90	3,803.04	3,559.10	78	271.05	255.41	238.73
79	4,549.47	4,278.42	4,005.29	79	304.41	286.69	268.97
80		4,812.18	4,507.77	80		322.13	301.28
81		5,414.75	5,072.81	81		362.79	339.86
82		6,092.37	5,706.65	82		407.62	381.56
83		6,853.40	6,419.72	83		458.70	429.51
84		7,708.25	7,222.44	84		516.04	483.72

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	419.09	389.90	18-44	30.23	29.19	27.11
45-49	529.59	496.23	464.96	45-49	36.49	35.45	32.32
50-54	621.33	585.89	550.44	50-54	42.74	40.66	37.53
55	827.75	777.71	727.67	55	55.25	52.13	49.00
56	875.70	823.58	771.45	56	59.42	56.30	52.13
57	925.74	871.53	817.32	57	62.55	59.42	55.25
58	977.87	923.66	865.28	58	66.72	62.55	58.38
59	1,034.16	975.78	917.40	59	69.85	66.72	61.51
60	1,092.54	1,032.08	969.53	60	74.02	69.85	64.64
61	1,157.18	1,092.54	1,025.82	61	79.23	74.02	68.81
62	1,225.98	1,157.18	1,086.29	62	83.40	79.23	72.98
63	1,296.87	1,223.90	1,146.75	63	88.61	83.40	77.15
64	1,374.02	1,294.79	1,213.47	64	92.78	88.61	82.36
65	1,453.25	1,367.76	1,282.28	65	98.00	92.78	86.53
66	1,580.43	1,486.61	1,394.87	66	107.38	101.12	94.87
67	1,715.96	1,615.88	1,515.80	67	115.72	109.46	102.17
68	1,863.99	1,755.57	1,647.15	68	126.14	118.85	111.55
69	2,026.62	1,907.78	1,791.02	69	136.57	129.27	120.93
70	2,199.68	2,072.49	1,945.31	70	148.04	139.70	130.31
71	2,420.69	2,280.99	2,139.21	71	162.63	154.29	143.87
72	2,662.55	2,508.26	2,351.88	72	179.31	168.89	158.46
73	2,929.43	2,758.46	2,585.40	73	197.03	185.57	174.10
74	3,223.41	3,031.59	2,839.77	74	215.80	203.29	190.78
75	3,544.50	3,333.92	3,121.25	75	236.65	223.10	209.54
76	3,988.61	3,753.00	3,513.23	76	266.88	251.24	235.61
77	4,486.92	4,222.13	3,955.25	77	300.24	282.52	265.84
78	5,047.79	4,749.63	4,451.48	78	337.77	317.96	298.16
79	5,677.46	5,343.86	5,008.17	79	379.47	357.58	335.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	577.55	544.19	508.74	18-44	38.57	36.49	34.40
45-49	685.97	646.35	604.65	45-49	46.91	43.79	41.70
50-54	813.15	765.20	717.24	50-54	55.25	52.13	49.00
55	1,084.20	1,015.40	946.59	55	72.98	68.81	64.64
56	1,148.84	1,075.86	1,002.89	56	78.19	72.98	68.81
57	1,215.56	1,138.41	1,061.27	57	82.36	77.15	71.93
58	1,286.45	1,205.13	1,123.82	58	87.57	81.32	76.10
59	1,361.51	1,276.02	1,188.45	59	91.74	86.53	80.27
60	1,440.74	1,349.00	1,257.26	60	96.95	90.70	84.44
61	1,528.31	1,428.23	1,330.23	61	103.21	95.91	89.66
62	1,617.96	1,511.63	1,405.29	62	109.46	102.17	94.87
63	1,713.87	1,599.20	1,486.61	63	114.68	107.38	100.08
64	1,816.04	1,693.02	1,570.01	64	121.97	113.63	106.34
65	1,922.37	1,791.02	1,659.66	65	128.23	119.89	111.55
66	2,093.34	1,953.65	1,813.95	66	139.70	131.36	121.97
67	2,276.82	2,128.79	1,978.67	67	152.21	142.82	133.44
68	2,476.98	2,318.52	2,162.15	68	165.76	155.33	144.91
69	2,693.82	2,527.02	2,360.22	69	180.35	169.93	158.46
70	2,929.43	2,752.20	2,574.98	70	195.99	184.52	172.01
71	3,210.90	3,012.83	2,812.67	71	214.76	202.25	188.69
72	3,519.48	3,296.39	3,073.29	72	235.61	221.01	205.37
73	3,855.17	3,607.05	3,356.85	73	257.50	241.86	224.14
74	4,224.21	3,944.82	3,665.43	74	282.52	263.75	244.99
75	4,628.70	4,315.95	4,003.20	75	308.58	287.73	266.88
76	5,133.27	4,805.93	4,478.58	76	342.98	321.09	299.20
77	5,692.05	5,350.11	5,008.17	77	379.47	357.58	334.64
78	6,309.21	5,956.85	5,602.40	78	421.17	397.19	374.26
79	6,997.26	6,630.30	6,265.43	79	467.04	442.02	418.04

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.11	723.50	683.88	18-44	51.08	49.00	46.91
45-49	915.32	871.53	825.66	45-49	61.51	59.42	56.30
50-54	1,096.71	1,046.67	996.63	50-54	74.02	70.89	66.72
55	1,444.91	1,371.93	1,296.87	55	98.00	92.78	87.57
56	1,530.39	1,451.16	1,369.85	56	104.25	98.00	92.78
57	1,620.05	1,534.56	1,446.99	57	109.46	103.21	98.00
58	1,715.96	1,624.22	1,528.31	58	115.72	109.46	103.21
59	1,816.04	1,715.96	1,613.79	59	121.97	115.72	108.42
60	1,922.37	1,813.95	1,703.45	60	128.23	120.93	113.63
61	2,032.88	1,916.12	1,797.27	61	136.57	128.23	120.93
62	2,147.55	2,022.45	1,895.27	62	143.87	135.53	127.19
63	2,270.57	2,135.04	1,999.52	63	152.21	142.82	134.48
64	2,399.84	2,253.89	2,107.94	64	161.59	151.16	141.78
65	2,535.36	2,378.99	2,222.61	65	169.93	159.50	149.08
66	2,725.10	2,570.81	2,418.60	66	182.44	173.06	162.63
67	2,927.34	2,777.22	2,629.19	67	195.99	186.61	176.18
68	3,144.18	3,002.40	2,858.54	68	210.59	201.20	191.82
69	3,377.70	3,242.18	3,106.65	69	226.22	216.84	207.46
70	3,627.90	3,502.80	3,377.70	70	241.86	233.52	225.18
71	3,980.27	3,834.32	3,690.45	71	265.84	256.46	246.03
72	4,363.91	4,197.11	4,032.39	72	291.90	280.43	268.97
73	4,785.08	4,595.34	4,403.52	73	319.01	306.50	293.99
74	5,247.95	5,029.02	4,810.10	74	350.28	335.69	321.09
75	5,754.60	5,504.40	5,254.20	75	383.64	366.96	350.28
76	6,398.87	6,104.88	5,808.81	76	427.43	407.62	387.81
77	7,116.11	6,767.91	6,419.72	77	475.38	452.45	428.47
78	7,910.49	7,503.92	7,093.17	78	528.55	501.44	474.34
79	8,796.62	8,319.15	7,839.60	79	586.93	555.65	523.34

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	200.16	185.57	168.89	18-44	13.55	13.55	12.51
45-49	229.35	214.76	195.99	45-49	16.68	15.64	14.60
50-54	258.54	243.95	227.27	50-54	18.77	17.72	16.68
55	356.54	331.52	304.41	55	23.98	22.94	21.89
56	381.56	354.45	325.26	56	26.06	25.02	23.98
57	408.66	379.47	348.20	57	28.15	26.06	25.02
58	437.85	406.58	371.13	58	30.23	28.15	26.06
59	469.13	433.68	398.24	59	31.28	30.23	28.15
60	500.40	462.87	423.26	60	33.36	31.28	29.19
61	535.85	496.23	452.45	61	36.49	34.40	31.28
62	573.38	529.59	483.72	62	38.57	36.49	33.36
63	612.99	565.04	515.00	63	41.70	38.57	35.45
64	656.78	604.65	550.44	64	44.83	41.70	37.53
65	700.56	644.27	585.89	65	46.91	43.79	39.62
66	767.28	704.73	640.10	66	52.13	47.96	43.79
67	840.26	769.37	698.48	67	57.34	53.17	47.96
68	921.57	840.26	761.03	68	62.55	57.34	51.08
69	1,009.14	919.49	829.83	69	67.76	62.55	56.30
70	1,102.97	1,002.89	902.81	70	74.02	67.76	60.47
71	1,217.64	1,102.97	986.21	71	82.36	75.06	66.72
72	1,344.83	1,211.39	1,077.95	72	90.70	82.36	72.98
73	1,484.52	1,330.23	1,175.94	73	100.08	90.70	79.23
74	1,636.73	1,461.59	1,284.36	74	110.51	99.04	86.53

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,805.61	1,603.37	1,401.12	75	121.97	108.42	93.83
76	2,032.88	1,805.61	1,578.35	76	137.61	121.97	106.34
77	2,289.33	2,032.88	1,774.34	77	154.29	137.61	118.85
78	2,577.06	2,287.25	1,997.43	78	174.10	154.29	134.48
79	2,900.24	2,574.98	2,247.63	79	194.95	173.06	151.16
80		2,896.07	2,527.02	80	218.93	193.91	168.89
81		3,258.86	2,843.94	81	247.07	218.93	190.78
82		3,667.52	3,198.39	82	277.31	246.03	214.76
83		4,128.30	3,598.71	83	311.71	276.26	240.82
84		4,645.38	4,049.07	84	350.28	310.67	271.05
				85	393.02	349.24	304.41
				86	443.06	393.02	342.98
				87	498.32	442.02	385.73
				88	559.82	497.27	433.68
				89	629.67	559.82	487.89
				90	708.90	629.67	549.40
				91	797.51	708.90	617.16
				92	896.55	797.51	694.31
				93	1,009.14	896.55	781.88
				94	1,135.28	1,008.10	878.83
				95	1,277.06	1,134.24	989.33
				96	1,436.57	1,276.02	1,112.35
				97	1,615.88	1,435.52	1,252.04
				98	1,818.12	1,614.83	1,408.42
				99	2,044.34	1,817.08	1,583.56

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	227.27	214.76	200.16	18-44	15.64	15.64	14.60
45-49	266.88	252.29	233.52	45-49	18.77	17.72	16.68
50-54	312.75	291.90	271.05	50-54	20.85	19.81	18.77
55	417.00	396.15	375.30	55	29.19	27.11	25.02
56	448.28	425.34	402.41	56	31.28	29.19	27.11
57	481.64	454.53	427.43	57	33.36	31.28	29.19
58	517.08	487.89	456.62	58	35.45	33.36	31.28
59	554.61	521.25	487.89	59	37.53	35.45	33.36
60	594.23	556.70	519.17	60	39.62	37.53	35.45
61	635.93	596.31	556.70	61	42.74	40.66	38.57
62	679.71	638.01	596.31	62	45.87	43.79	40.66
63	725.58	681.80	640.10	63	49.00	46.91	43.79
64	773.54	729.75	685.97	64	53.17	50.04	46.91
65	825.66	779.79	733.92	65	56.30	53.17	49.00
66	896.55	848.60	800.64	66	61.51	58.38	54.21
67	971.61	921.57	871.53	67	66.72	62.55	58.38
68	1,055.01	1,002.89	950.76	68	71.93	67.76	63.59
69	1,142.58	1,088.37	1,034.16	69	77.15	74.02	69.85
70	1,238.49	1,182.20	1,125.90	70	83.40	79.23	75.06
71	1,369.85	1,311.47	1,251.00	71	92.78	88.61	84.44
72	1,515.80	1,451.16	1,388.61	72	102.17	98.00	92.78
73	1,674.26	1,607.54	1,542.90	73	112.59	108.42	103.21
74	1,851.48	1,780.59	1,711.79	74	124.06	119.89	114.68

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 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,045.39	1,972.41	1,899.44	75	136.57	132.40	127.19
76	2,301.84	2,220.53	2,137.13	76	154.29	149.08	143.87
77	2,589.57	2,497.83	2,404.01	77	173.06	167.84	161.59
78	2,912.75	2,810.58	2,704.25	78	194.95	188.69	181.40
79	3,277.62	3,160.86	3,042.02	79	218.93	211.63	204.33
				80	246.03	237.69	229.35
				81	277.31	267.92	258.54
				82	311.71	301.28	290.86
				83	350.28	338.81	327.35
				84	394.07	381.56	368.00
				85	443.06	428.47	412.83
				86	499.36	482.68	464.96
				87	560.87	543.14	523.34
				88	631.76	610.91	587.97
				89	709.94	687.01	661.99
				90	798.56	772.49	744.35
				91	898.64	869.45	837.13
				92	1,011.23	977.87	942.42
				93	1,137.37	1,099.84	1,060.22
				94	1,279.15	1,237.45	1,192.62
				95	1,439.69	1,391.74	1,340.66
				96	1,619.00	1,565.84	1,508.50
				97	1,821.25	1,761.83	1,697.19
				98	2,049.56	1,981.79	1,908.82
				99	2,304.97	2,228.87	2,147.55

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	264.80	254.37	241.86	18-44	17.72	17.72	16.68
45-49	314.84	296.07	277.31	45-49	21.89	20.85	19.81
50-54	371.13	344.03	316.92	50-54	25.02	23.98	21.89
55	506.66	471.21	435.77	55	35.45	33.36	30.23
56	546.27	506.66	467.04	56	38.57	36.49	32.32
57	585.89	544.19	500.40	57	41.70	38.57	34.40
58	629.67	583.80	535.85	58	43.79	40.66	37.53
59	677.63	625.50	573.38	59	46.91	43.79	39.62
60	727.67	671.37	612.99	60	50.04	45.87	41.70
61	783.96	721.41	656.78	61	54.21	50.04	44.83
62	842.34	773.54	702.65	62	58.38	53.17	47.96
63	906.98	829.83	750.60	63	62.55	57.34	51.08
64	973.70	890.30	802.73	64	66.72	60.47	55.25
65	1,046.67	952.85	856.94	65	70.89	64.64	58.38
66	1,142.58	1,038.33	934.08	66	78.19	70.89	63.59
67	1,246.83	1,132.16	1,015.40	67	84.44	77.15	68.81
68	1,361.51	1,234.32	1,105.05	68	91.74	83.40	75.06
69	1,484.52	1,344.83	1,200.96	69	100.08	90.70	81.32
70	1,620.05	1,463.67	1,305.21	70	108.42	98.00	87.57
71	1,780.59	1,613.79	1,444.91	71	119.89	108.42	96.95
72	1,955.73	1,778.51	1,597.11	72	131.36	119.89	107.38
73	2,149.64	1,959.90	1,766.00	73	144.91	131.36	118.85
74	2,362.31	2,157.98	1,951.56	74	158.46	144.91	131.36

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,593.74	2,376.90	2,157.98	75	174.10	159.50	144.91
76	2,921.09	2,675.06	2,429.03	76	195.99	180.35	163.67
77	3,285.96	3,010.74	2,733.44	77	221.01	202.25	183.48
78	3,698.79	3,388.13	3,077.46	78	248.12	227.27	206.42
79	4,161.66	3,811.38	3,461.10	79	278.35	255.41	232.48
				80	312.75	286.69	260.63
				81	352.37	323.18	293.99
				82	396.15	362.79	330.47
				83	445.15	408.66	371.13
				84	501.44	459.74	418.04
				85	562.95	516.04	469.13
				86	633.84	580.67	528.55
				87	713.07	653.65	594.23
				88	801.68	734.96	668.24
				89	901.76	826.70	751.64
				90	1,015.40	930.95	845.47
				91	1,141.54	1,046.67	951.80
				92	1,284.36	1,176.98	1,070.65
				93	1,444.91	1,325.02	1,204.09
				94	1,625.26	1,489.73	1,354.21
				95	1,828.55	1,676.34	1,524.14
				96	2,056.85	1,885.88	1,713.87
				97	2,314.35	2,121.49	1,928.63
				98	2,603.12	2,386.28	2,169.44
				99	2,928.38	2,684.44	2,440.49

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	314.84	302.33	287.73	18-44	21.89	20.85	19.81
45-49	375.30	358.62	339.86	45-49	27.11	25.02	23.98
50-54	446.19	423.26	398.24	50-54	31.28	29.19	27.11
55	635.93	598.40	560.87	55	43.79	40.66	37.53
56	685.97	642.18	600.48	56	47.96	43.79	40.66
57	738.09	690.14	640.10	57	51.08	47.96	43.79
58	794.39	738.09	683.88	58	55.25	51.08	46.91
59	852.77	792.30	731.84	59	58.38	55.25	50.04
60	917.40	848.60	779.79	60	62.55	58.38	53.17
61	988.29	911.15	836.09	61	67.76	62.55	57.34
62	1,063.35	977.87	894.47	62	72.98	67.76	61.51
63	1,142.58	1,050.84	957.02	63	78.19	71.93	65.68
64	1,230.15	1,127.99	1,025.82	64	84.44	77.15	69.85
65	1,321.89	1,209.30	1,096.71	65	89.66	82.36	74.02
66	1,424.06	1,309.38	1,196.79	66	96.95	89.66	81.32
67	1,530.39	1,417.80	1,305.21	67	104.25	96.95	87.57
68	1,647.15	1,534.56	1,421.97	68	111.55	104.25	95.91
69	1,772.25	1,661.75	1,549.16	69	119.89	112.59	104.25
70	1,905.69	1,797.27	1,688.85	70	128.23	120.93	112.59
71	2,116.28	1,989.09	1,863.99	71	142.82	134.48	125.10
72	2,349.80	2,201.76	2,053.73	72	158.46	148.04	137.61
73	2,608.34	2,437.37	2,264.31	73	175.14	163.67	152.21
74	2,896.07	2,697.99	2,497.83	74	193.91	181.40	167.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,212.99	2,983.64	2,752.20	75	214.76	200.16	184.52
76	3,615.39	3,358.94	3,098.31	76	241.86	225.18	208.50
77	4,067.84	3,780.11	3,488.21	77	272.09	253.33	233.52
78	4,578.66	4,253.40	3,923.97	78	306.50	284.60	262.71
79	5,149.95	4,785.08	4,418.12	79	344.03	320.05	295.03
				80	386.77	359.66	331.52
				81	435.77	405.53	373.22
				82	489.98	455.57	420.13
				83	551.48	511.87	472.25
				84	620.29	576.50	531.68
				85	697.43	647.39	597.35
				86	785.00	728.71	672.41
				87	883.00	819.41	756.86
				88	993.50	922.61	850.68
				89	1,117.56	1,037.29	957.02
				90	1,257.26	1,167.60	1,076.90
				91	1,414.67	1,312.51	1,211.39
				92	1,590.86	1,477.22	1,362.55
				93	1,789.97	1,661.75	1,533.52
				94	2,014.11	1,869.20	1,724.30
				95	2,265.35	2,102.72	1,940.09
				96	2,548.91	2,365.43	2,183.00
				97	2,866.88	2,661.50	2,455.09
				98	3,225.50	2,994.06	2,762.63
				99	3,627.90	3,368.32	3,107.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	373.22	348.20	321.09	18-44	25.02	23.98	22.94
45-49	437.85	410.75	381.56	45-49	30.23	29.19	27.11
50-54	510.83	481.64	450.36	50-54	35.45	33.36	31.28
55	669.29	627.59	585.89	55	45.87	43.79	40.66
56	708.90	665.12	623.42	56	49.00	46.91	43.79
57	750.60	704.73	660.95	57	52.13	49.00	45.87
58	794.39	748.52	700.56	58	54.21	52.13	47.96
59	842.34	792.30	742.26	59	57.34	55.25	51.08
60	890.30	838.17	786.05	60	60.47	57.34	53.17
61	944.51	888.21	831.92	61	64.64	61.51	57.34
62	998.72	940.34	881.96	62	67.76	64.64	60.47
63	1,057.10	994.55	932.00	63	71.93	68.81	63.59
64	1,119.65	1,052.93	986.21	64	76.10	71.93	67.76
65	1,184.28	1,113.39	1,042.50	65	80.27	76.10	70.89
66	1,286.45	1,209.30	1,132.16	66	87.57	82.36	77.15
67	1,394.87	1,311.47	1,228.07	67	94.87	89.66	83.40
68	1,513.71	1,424.06	1,334.40	68	102.17	96.95	90.70
69	1,642.98	1,544.99	1,446.99	69	111.55	104.25	98.00
70	1,780.59	1,676.34	1,570.01	70	119.89	112.59	105.29
71	1,955.73	1,841.06	1,724.30	71	132.40	124.06	115.72
72	2,147.55	2,020.37	1,891.10	72	144.91	136.57	127.19
73	2,358.14	2,216.36	2,074.58	73	158.46	149.08	139.70
74	2,587.49	2,433.20	2,276.82	74	174.10	163.67	153.25

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,839.77	2,668.80	2,495.75	75	189.74	179.31	167.84
76	3,196.31	3,004.49	2,810.58	76	213.71	202.25	188.69
77	3,594.54	3,379.79	3,162.95	77	240.82	227.27	212.67
78	4,044.90	3,803.04	3,559.10	78	271.05	255.41	238.73
79	4,549.47	4,278.42	4,005.29	79	304.41	286.69	268.97
80		4,812.18	4,507.77	80		322.13	301.28
81		5,414.75	5,072.81	81		362.79	339.86
82		6,092.37	5,706.65	82		407.62	381.56
83		6,853.40	6,419.72	83		458.70	429.51
84		7,708.25	7,222.44	84		516.04	483.72

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination 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	419.09	389.90	18-44	30.23	29.19	27.11
45-49	529.59	496.23	464.96	45-49	36.49	35.45	32.32
50-54	621.33	585.89	550.44	50-54	42.74	40.66	37.53
55	827.75	777.71	727.67	55	55.25	52.13	49.00
56	875.70	823.58	771.45	56	59.42	56.30	52.13
57	925.74	871.53	817.32	57	62.55	59.42	55.25
58	977.87	923.66	865.28	58	66.72	62.55	58.38
59	1,034.16	975.78	917.40	59	69.85	66.72	61.51
60	1,092.54	1,032.08	969.53	60	74.02	69.85	64.64
61	1,157.18	1,092.54	1,025.82	61	79.23	74.02	68.81
62	1,225.98	1,157.18	1,086.29	62	83.40	79.23	72.98
63	1,296.87	1,223.90	1,146.75	63	88.61	83.40	77.15
64	1,374.02	1,294.79	1,213.47	64	92.78	88.61	82.36
65	1,453.25	1,367.76	1,282.28	65	98.00	92.78	86.53
66	1,580.43	1,486.61	1,394.87	66	107.38	101.12	94.87
67	1,715.96	1,615.88	1,515.80	67	115.72	109.46	102.17
68	1,863.99	1,755.57	1,647.15	68	126.14	118.85	111.55
69	2,026.62	1,907.78	1,791.02	69	136.57	129.27	120.93
70	2,199.68	2,072.49	1,945.31	70	148.04	139.70	130.31
71	2,420.69	2,280.99	2,139.21	71	162.63	154.29	143.87
72	2,662.55	2,508.26	2,351.88	72	179.31	168.89	158.46
73	2,929.43	2,758.46	2,585.40	73	197.03	185.57	174.10
74	3,223.41	3,031.59	2,839.77	74	215.80	203.29	190.78
75	3,544.50	3,333.92	3,121.25	75	236.65	223.10	209.54
76	3,988.61	3,753.00	3,513.23	76	266.88	251.24	235.61
77	4,486.92	4,222.13	3,955.25	77	300.24	282.52	265.84
78	5,047.79	4,749.63	4,451.48	78	337.77	317.96	298.16
79	5,677.46	5,343.86	5,008.17	79	379.47	357.58	335.69

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
Annual Premiums with 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	577.55	544.19	508.74	18-44	38.57	36.49	34.40
45-49	685.97	646.35	604.65	45-49	46.91	43.79	41.70
50-54	813.15	765.20	717.24	50-54	55.25	52.13	49.00
55	1,084.20	1,015.40	946.59	55	72.98	68.81	64.64
56	1,148.84	1,075.86	1,002.89	56	78.19	72.98	68.81
57	1,215.56	1,138.41	1,061.27	57	82.36	77.15	71.93
58	1,286.45	1,205.13	1,123.82	58	87.57	81.32	76.10
59	1,361.51	1,276.02	1,188.45	59	91.74	86.53	80.27
60	1,440.74	1,349.00	1,257.26	60	96.95	90.70	84.44
61	1,528.31	1,428.23	1,330.23	61	103.21	95.91	89.66
62	1,617.96	1,511.63	1,405.29	62	109.46	102.17	94.87
63	1,713.87	1,599.20	1,486.61	63	114.68	107.38	100.08
64	1,816.04	1,693.02	1,570.01	64	121.97	113.63	106.34
65	1,922.37	1,791.02	1,659.66	65	128.23	119.89	111.55
66	2,093.34	1,953.65	1,813.95	66	139.70	131.36	121.97
67	2,276.82	2,128.79	1,978.67	67	152.21	142.82	133.44
68	2,476.98	2,318.52	2,162.15	68	165.76	155.33	144.91
69	2,693.82	2,527.02	2,360.22	69	180.35	169.93	158.46
70	2,929.43	2,752.20	2,574.98	70	195.99	184.52	172.01
71	3,210.90	3,012.83	2,812.67	71	214.76	202.25	188.69
72	3,519.48	3,296.39	3,073.29	72	235.61	221.01	205.37
73	3,855.17	3,607.05	3,356.85	73	257.50	241.86	224.14
74	4,224.21	3,944.82	3,665.43	74	282.52	263.75	244.99
75	4,628.70	4,315.95	4,003.20	75	308.58	287.73	266.88
76	5,133.27	4,805.93	4,478.58	76	342.98	321.09	299.20
77	5,692.05	5,350.11	5,008.17	77	379.47	357.58	334.64
78	6,309.21	5,956.85	5,602.40	78	421.17	397.19	374.26
79	6,997.26	6,630.30	6,265.43	79	467.04	442.02	418.04

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 50% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.11	723.50	683.88	18-44	51.08	49.00	46.91
45-49	915.32	871.53	825.66	45-49	61.51	59.42	56.30
50-54	1,096.71	1,046.67	996.63	50-54	74.02	70.89	66.72
55	1,444.91	1,371.93	1,296.87	55	98.00	92.78	87.57
56	1,530.39	1,451.16	1,369.85	56	104.25	98.00	92.78
57	1,620.05	1,534.56	1,446.99	57	109.46	103.21	98.00
58	1,715.96	1,624.22	1,528.31	58	115.72	109.46	103.21
59	1,816.04	1,715.96	1,613.79	59	121.97	115.72	108.42
60	1,922.37	1,813.95	1,703.45	60	128.23	120.93	113.63
61	2,032.88	1,916.12	1,797.27	61	136.57	128.23	120.93
62	2,147.55	2,022.45	1,895.27	62	143.87	135.53	127.19
63	2,270.57	2,135.04	1,999.52	63	152.21	142.82	134.48
64	2,399.84	2,253.89	2,107.94	64	161.59	151.16	141.78
65	2,535.36	2,378.99	2,222.61	65	169.93	159.50	149.08
66	2,725.10	2,570.81	2,418.60	66	182.44	173.06	162.63
67	2,927.34	2,777.22	2,629.19	67	195.99	186.61	176.18
68	3,144.18	3,002.40	2,858.54	68	210.59	201.20	191.82
69	3,377.70	3,242.18	3,106.65	69	226.22	216.84	207.46
70	3,627.90	3,502.80	3,377.70	70	241.86	233.52	225.18
71	3,980.27	3,834.32	3,690.45	71	265.84	256.46	246.03
72	4,363.91	4,197.11	4,032.39	72	291.90	280.43	268.97
73	4,785.08	4,595.34	4,403.52	73	319.01	306.50	293.99
74	5,247.95	5,029.02	4,810.10	74	350.28	335.69	321.09
75	5,754.60	5,504.40	5,254.20	75	383.64	366.96	350.28
76	6,398.87	6,104.88	5,808.81	76	427.43	407.62	387.81
77	7,116.11	6,767.91	6,419.72	77	475.38	452.45	428.47
78	7,910.49	7,503.92	7,093.17	78	528.55	501.44	474.34
79	8,796.62	8,319.15	7,839.60	79	586.93	555.65	523.34

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
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ
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%