
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	07/07/2016
SERFF Tr Num:	META-130643279
SERFF Status:	Closed-Approved
State Tr Num:	META-130643279
State Status:	Approved
Co Tr Num:	CT15-201 VIP1 (RATE) CJ
Implementation	On Approval
Date Requested:	
Author(s):	Cherise Livingston, Cory Johnson, Patricia Brabant
Reviewer(s):	Bill Dismore (primary), Greg Smith, Elsie Andy
Disposition Date:	12/06/2019
Disposition Status:	Approved
Implementation Date:	

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

General Information

Project Name: 2015_2016 Rate Increase Filings
Project Number: CT15-201 VIP1
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/06/2019
State Status Changed: 12/06/2019
Created By: Robert Waldron
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Deemer Date: 01/03/2020
Submitted By: Robert Waldron

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

July 07, 2016

Virginia Bureau of Insurance
State Corporation Commission
1300 East Main Street
Richmond, VA 23219

Re:Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-VA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 59.15% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-FAC-VA- authorized by your Department in 2002
LTC-VAL VA - authorized by your Department in 2002
LTC-IDEAL-VA- authorized by your Department in 2002
LTC-PREM-VA- authorized by your Department in 2002

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from September 2002 to March 2006, and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

Note that previously, a premium rate increase request of 18% was submitted on 12/30/08, and your Department authorized

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42% on 6/20/10.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 75 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

- The current premium rate and the premium rate after the increase is applied;

- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;

- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:

1.The policy forms for which premium rates have been increased;

2.The calendar years when the form was available for purchase; and

3.The percent range of each increase;

- The following options available to the policyholder:

1.the policyholder can continue his/her current coverage by paying the new premium amount when due;

2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or

3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

olf the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

olf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
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Product Name: Individual Long-Term Care Insurance
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Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

of the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter for informational purposes.

We have submitted the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL) for authorization under separate cover.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Director, Product Management & Compliance

Company and Contact

Filing Contact Information

Gina Jisonna, Sr. Product Consultant	gjisonna@metlife.com
1300 Hall Blvd	860-656-3809 [Phone]
Bloomfield, CT 06002	860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
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State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Retaliatory? No

Fee Explanation:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bill Dismore	12/06/2019	12/06/2019

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	12/05/2019	12/05/2019
Info has been requested from company	Bill Dismore	12/05/2019	12/05/2019
Info has been requested from company	Bill Dismore	12/04/2019	12/04/2019
Info has been requested from company	Bill Dismore	12/02/2019	12/02/2019
Info has been requested from company	Bill Dismore	11/20/2019	11/20/2019
Info has been requested from company	Bill Dismore	11/18/2019	11/18/2019
Disapproved	Bill Dismore	09/27/2019	09/27/2019
Info has been requested from company	Bill Dismore	08/09/2019	08/09/2019
Info has been requested from company	Bill Dismore	08/08/2019	08/08/2019
Info has been requested from company	Bill Dismore	04/22/2019	04/22/2019

Response Letters

Responded By	Created On	Date Submitted
Cory Johnson	12/06/2019	12/06/2019
Cory Johnson	12/05/2019	12/05/2019
Cory Johnson	12/05/2019	12/05/2019
Cory Johnson	12/03/2019	12/03/2019
Cory Johnson	11/21/2019	11/21/2019
Cory Johnson	11/20/2019	11/20/2019
Cory Johnson	10/10/2019	10/10/2019
Cory Johnson	08/09/2019	08/09/2019
Cory Johnson	08/09/2019	08/09/2019
Cory Johnson	04/25/2019	04/25/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	03/08/2019	03/08/2019
Info has been requested from company	Janet Houser	10/12/2017	10/12/2017
Info has been requested from company	Janet Houser	06/06/2017	06/07/2017
Info has been requested from company	Janet Houser	12/08/2016	12/08/2016
Disapproved	Janet Houser	08/01/2016	08/01/2016

Response Letters

Responded By	Created On	Date Submitted
Cherise Livingston	04/04/2019	04/04/2019
Cherise Livingston	01/05/2018	01/05/2018
Robert Waldron	09/07/2017	09/07/2017
Robert Waldron	05/03/2017	05/03/2017
Cherise Livingston	12/01/2016	12/01/2016

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Policyholder Letter	Cory Johnson	12/04/2019	12/04/2019
Form	Policyholder Letter	Cory Johnson	12/04/2019	12/04/2019
Supporting Document	Revised PH Letter and Coverage Change Form-Jane Doe Version	Cory Johnson	12/04/2019	12/04/2019
Supporting Document	Explanation of Variable for the Policyholder Letter FAQ's	Cory Johnson	11/12/2019	11/12/2019
Supporting Document	ALR Response	Cory Johnson	10/09/2019	10/09/2019
Supporting Document	Attachment-ALR	Cory Johnson	10/09/2019	10/09/2019
Form	Policyholder Letter	Cherise Livingston	04/19/2019	04/19/2019
Supporting Document	Policyholder Letter FAQs John Doe Version	Cherise Livingston	04/19/2019	04/19/2019
Supporting Document	Filing Letter and Response 2019-04-04	Cherise Livingston	04/04/2019	04/04/2019
Supporting Document	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9	Robert Waldron	05/23/2017	05/23/2017

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to Form Inquiry	Note To Reviewer	Cory Johnson	12/05/2019	12/05/2019
PH-LTR-VA (2019) and PH-LTR-P2-VA	Note To Filer	Bill Dismore	12/05/2019	12/05/2019
PH-LTR-P2-VA clarification	Note To Reviewer	Cory Johnson	12/04/2019	12/04/2019
Response to Objection - 12/03/2019 for PH-LTR-P2-VA	Note To Filer	Bill Dismore	12/04/2019	12/04/2019
Objection Response - 4/04/2019 - Request for a Conference Call	Note To Filer	Bill Dismore	04/09/2019	04/09/2019
Inflation benefit percentage decreases	Note To Reviewer	Robert Waldron	03/13/2019	03/13/2019
Exhibits	Note To Filer	Janet Houser	05/09/2017	05/09/2017
PH-LTR-P2-VA clarification	Reviewer Note	Bill Dismore	12/04/2019	
Conference Call - 11/27/2019	Reviewer Note	Bill Dismore	12/03/2019	
Actuarial Review - Final Summary Report	Reviewer Note	Bill Dismore	11/22/2019	
Notification Letters - Outstanding Objections	Reviewer Note	Bill Dismore	11/18/2019	
VALR for LTCI Filings	Reviewer Note	Bill Dismore	07/18/2019	
RRS	Reviewer Note	Bill Dismore	03/14/2019	
Filing Status Request 9/25/2018	Reviewer Note	Bill Dismore	09/25/2018	
Status Report	Reviewer Note	Bill Dismore	08/30/2018	

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
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Disposition

Disposition Date: 12/06/2019

Implementation Date:

Status: Approved

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the next three years comparing the actual results to the results that the Company projected in justifying the rate increase. We would expect the initial experience report filing to be made no later than 18 months from the disposition date and to include updated data through the most recent year end.

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):
Metropolitan Life Insurance Company	63.760%	63.760%	\$3,579,018	2,383	\$6,423,132	63.760%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	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 (revised)	Filing Letter and Response 2019-04-04	Received & Acknowledged	Yes
Supporting Document (revised)	Removed and attached to the Form Schedule tab	Received & Acknowledged	Yes
Supporting Document (revised)	call center scripting	Received & Acknowledged	Yes
Supporting Document	Response Letter 12.01.2016	Received & Acknowledged	Yes
Supporting Document (revised)	Explanation of Variable-PH Letter	Received & Acknowledged	Yes
Supporting Document	Filing Status Rate Summary	Received & Acknowledged	Yes
Supporting Document	Ideal Policy	Received & Acknowledged	Yes
Supporting Document	Pre-VIP1 Exhibits and Attachments	Received & Acknowledged	Yes
Supporting Document	Post-VIP1 Exhibits and Attachments	Received & Acknowledged	Yes
Supporting Document (revised)	Removed-See Form Schedule Tab	Received & Acknowledged	Yes
Supporting Document (revised)	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9	Received & Acknowledged	Yes
Supporting Document	Nonforfeiture Coverage Rider	Received & Acknowledged	Yes

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Objection Response	Received & Acknowledged	Yes
Supporting Document	VA VIP1 Pre-RS Objection 2017-06-07 Response_values	Received & Acknowledged	Yes
Supporting Document	VA VIP1 Post-RS Objection 2017-06-07 Response_values	Received & Acknowledged	Yes
Supporting Document	VA VIP1 Response to Objection Dated 2017-06-07 (Revised)	Received & Acknowledged	Yes
Supporting Document (revised)	Removed	Received & Acknowledged	Yes
Supporting Document (revised)	Explanation of Variable for the Coverage Change Form	Received & Acknowledged	Yes
Supporting Document	Attachment 1	Received & Acknowledged	Yes
Supporting Document	Response Letter 1.5.2018	Received & Acknowledged	Yes
Supporting Document (revised)	Removed-See Form Schedule Tab	Received & Acknowledged	Yes
Supporting Document	LSE Description	Received & Acknowledged	Yes
Supporting Document (revised)	Removed and attached to the Form Schedule tab	Received & Acknowledged	Yes
Supporting Document	Mitigation Rider ACI, ASI	Received & Acknowledged	Yes
Supporting Document (revised)	Removed-Duplicate	Received & Acknowledged	Yes
Supporting Document (revised)	Revised PH Letter and Coverage Change Form-Jane Doe Version	Received & Acknowledged	Yes
Supporting Document	Response Letter 4.25.2019	Received & Acknowledged	Yes
Supporting Document (revised)	Removed-Duplicate	Received & Acknowledged	Yes
Supporting Document	Objection response letter 2019-08-08	Received & Acknowledged	Yes
Supporting Document	ALR Response	Received & Acknowledged	Yes
Supporting Document	Attachment-ALR	Received & Acknowledged	Yes
Supporting Document	Objection Response	Received & Acknowledged	Yes
Supporting Document	Response to Objection 2019-11-18	Received & Acknowledged	Yes
Supporting Document	Response to Objection 2019-11-21	Received & Acknowledged	Yes
Supporting Document	Response to Objection 2019-12-02	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Filing Letter and Response 2019-04-04	Withdrawn	No
Supporting Document	Filing Letter	Withdrawn	No
Supporting Document	Policyholder Letter	Withdrawn	No
Supporting Document	call center scripting	Withdrawn	No
Supporting Document	Statement of Variable	Withdrawn	No
Supporting Document	Statement of Variable	Withdrawn	No
Supporting Document	IB RA Coverage Change form	Withdrawn	No
Supporting Document	IB RA Coverage Change form for VA objection	Withdrawn	No
Supporting Document	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9	Withdrawn	No
Supporting Document	EOV_VIP1 PH Letter_for VA Objection	Withdrawn	No
Supporting Document	EOV_VIP1 PH Letter_for VA Objection	Withdrawn	No
Supporting Document	Explanation of Variable for the Coverage Change Form	Withdrawn	No
Supporting Document	Explanation of Variable for the Coverage Change Form	Withdrawn	No
Supporting Document	Removed-See Form Schedule Tab	Withdrawn	No
Supporting Document	Coverage Change form	Withdrawn	No
Supporting Document	Policyholder Letter FAQ's	Withdrawn	No
Supporting Document	Explanation of Variable for the Policyholder Letter FAQ's	Withdrawn	No
Supporting Document	Removed and attached to the Form Schedule tab	Withdrawn	No
Supporting Document	Explanation of Variable for the Policyholder Letter FAQ's	Withdrawn	No
Supporting Document	Revised PH Letter and Coverage Change Form-Jane Doe Version	Withdrawn	No
Supporting Document	Revised PH Letter and Coverage Change Form-Jane Doe Version	Withdrawn	No
Supporting Document	Revised PH Letter and Coverage Change Form-Jane Doe Version	Withdrawn	No
Supporting Document	Revised PH Letter and Coverage Change Form-Jane Doe Version	Withdrawn	No
Supporting Document	Policyholder Letter Updated John Doe Version	Withdrawn	No
Supporting Document	Policyholder Letter FAQs John Doe Version	Withdrawn	No
Supporting Document	Policyholder Letter Explanation of Variable	Withdrawn	No
Form (revised)	Policyholder Letter	Approved	Yes

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Policyholder Letter	Approved	Yes
Form (revised)	VA Coverage Change Form	Approved	Yes
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	REMOVED	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	REMOVED	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	Policyholder Letter	Withdrawn	No
Form	VA Coverage Change Form	Withdrawn	No
Form	VA Coverage Change Form	Withdrawn	No
Rate (revised)	VA_VIP1_rates_0%Increase_Pre-RS	Approved	Yes
Rate (revised)	REMOVED	Received & Acknowledged	Yes
Rate (revised)	REMOVED	Received & Acknowledged	Yes
Rate (revised)	VA_VIP1_rates_63.76%Increase_Post-RS_Phase1-17.87%	Approved	Yes
Rate (revised)	REMOVED	Received & Acknowledged	Yes
Rate (revised)	REMOVED	Received & Acknowledged	Yes
Rate (revised)	LTC-NF-VA - Adjustment Factors	Approved	Yes
Rate (revised)	VIP1 Landing Spot Rating Factors	Approved	Yes
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-	Withdrawn	No

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Schedule	Schedule Item	Schedule Item Status	Public Access
	17.87%		
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_59.15% Increase Pre-RS Phase 1	Withdrawn	No
Rate	VA_VIP1_rates_59.15%Increase	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase2-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase2-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_59.15% Increase Pre-RS Phase 2	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase3-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase3-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_59.15% Increase Pre-RS Phase 3	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Post-RS_Phase1-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Post-RS_Phase1-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_59.15% Increase Post-RS Phase 1	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Post-RS_Phase2-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Post-RS_Phase2-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_59.15% Increase Post-RS Phase 2	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Post-RS_Phase3-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_63.76%Increase_Post-RS_Phase3-17.87%	Withdrawn	No
Rate	VA_VIP1_rates_59.15% Increase Post-RS Phase 3	Withdrawn	No
Rate	LTC-NF-VA - Adjustment Factors	Withdrawn	No
Rate	VIP1 Landing Spot Rating Factors	Withdrawn	No
Rate	VIP1 Landing Spot Rating Factors	Withdrawn	No

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
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Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/05/2019
Submitted Date	12/05/2019
Respond By Date	12/06/2019

Dear Gina Jisonna,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please revise the actuarial memorandum (Section 17. Requested Rate Increase), exhibits and the Rate Request Summary for the Pre-Rate Stability block to reflect a 0% rate increase. The post-rate stability block rate request of 17.87% for three years (63.76% cumulative) is correct.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/05/2019
Submitted Date	12/05/2019
Respond By Date	12/06/2019

Dear Gina Jisonna,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: The letter filed under the Form Schedule still contains yellow highlighting - please remove.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/04/2019
Submitted Date	12/04/2019
Respond By Date	12/05/2019

Dear Gina Jisonna,

Introduction:

The submission is **DISAPPROVED** and may not be used in the Commonwealth of Virginia. Thank you for your response. There are still minor issues with the policyholder notification letters that need to be corrected.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Letter, PH-LTR-VA (2019) (Form)
- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: 1) Please remove the yellow highlighting from the forms.

2) On form PH-LTR-VA (2019) please revise the first sentence in the second paragraph under "About the Premium Increase" which currently states, "We requested a [XX%] premium increase on your policy and received authority from Virginia to implement the [XX%] increase on your policy noted above."

The BOI objects to the use of the word "authority" and suggests that the sentence be revised to read, "We requested a [XX%] premium increase on your policy and our request was found to be in compliance with the laws and regulations of the state of Virginia."

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be **DISAPPROVED** unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/02/2019
Submitted Date	12/02/2019
Respond By Date	12/18/2019

Dear Gina Jisonna,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Letter, PH-LTR-VA (2019) (Form)

Comments: 1. Pursuant to 14 VAC 5-100-50, all text must appear in a minimum type size of 10 point.

2. The first sentence in the second paragraph under "About the Premium Increase" please revise "... received authority from Virginia to "... our request was found to be in compliance with the laws and regulations of the state of Virginia "

3. The last sentence in the 4th paragraph under "Things to consider" , "Please note that all options available may not be of equal value." is a disclosure and should appear in bold print.

4. The second sentence, "There are personalized options available that " under "Your Options" appears to be a font change. Please advise if there is a reason for this change.

5. Under "Your Options" the variable disclosure regarding partnership policies should more closely mirror the language set forth in 14VAC5-200-75 D. 2. c.

6. As required by 14VAC5-200-75 A. 4. b., the policyholder letter does not advise the insured of the right to a revised premium rate schedule.

Objection 2

- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: 1) The disclosure in the "Your Options" section regarding partnership policies should more closely mirror the language set forth in 14VAC5-200-75 D. 2. c.

2) Pursuant to 14VAC5-200-75 A. 4. b. the policyholder letter does not advise the insured of the right to a revised premium rate schedule.

3) In the first sentence, under "Why we're contacting you", refers to the insured's "Term Care" Insurance policy. It appears the reference should be to "Long-Term Care" insurance policy.

4) The policyholder letter does not satisfy the requirement set forth in 14VAC5-200-75 D. 2. b.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

*Sincerely,
Bill Dismore*

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/20/2019
Submitted Date	11/20/2019
Respond By Date	11/26/2019

Dear Gina Jisonna,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

Comments: Rate/Rule Schedule

Item No. 1: Please remove the Pre-RS_Phase 1-17/87% proposed rate sheets and replace them with the current rate sheets for the Pre-RS policies. The Rate Action Other Explanation: should show "0.00%".

Item No. 7: Please change the Rate Action from "Revised" to "Other" for LTC-NF-VA-Adjustment Factors. The Rate Action Other Explanation should show "0.00%".

Item No. 8: Please change the Rate Action from "Other" to "New" for VIP1 Landing Spot Rating Factors.

Objection 2

- Explanation of Variable-PH Letter (Supporting Document)
- Policyholder Letter, PH-LTR-VA (2019) (Form)

Comments: 1. Under the blue box, "**Current Premiums ." has [COMPLETE DATE] and this bracketed item needs to be added to the E.O.V.

2. E.O.V. states the Signature, name and title are bracketed. Please bracket these items on the letter.

3. E.O.V. states, "Enclosures are bracketed in the event they change in the future." Please add, "Any change to the Enclosures will be submitted as a revision to the E.O.V. for approval by the Virginia Bureau of Insurance."

Objection 3

- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: Also applies to the E.O.V. for PH-LTR-P2-VA

1. Under the blue box, "**Current Premiums ." has [COMPLETE DATE] and this bracketed item needs to be added to the E.O.V.

2. Under "We're here to help", for consistency, please bracket the customer service hours and add this explanation to the E.O.V.

3. The E.O.V. states that the Signature, name and title are bracketed. Please bracket these items in the letter.

4. Enclosures should be bracketed in the letter. Add this item to the E.O.V. "Enclosures are bracketed in the event they change in the future. Any change to the Enclosures will be submitted as a revision to the E.O.V. for approval by the Virginia Bureau of

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Insurance."

5. Please provide a "John Doe" version of the revised phased increase letter and place this under the Supporting Documentation tab.

Objection 4

- Explanation of Variable for the Coverage Change Form (Supporting Document)
- VA Coverage Change Form, COVCHG-VA (2019) (Form)

Comments: 1. Option to Cancel Coverage - add bracket to the end of the last sentence in the last option, "Cancel your coverage".

2. Step 2 - {DATE} brackets should be changed to use the same brackets as the other variable items.

3. In the 3rd paragraph below the section titled CANCELLATION, the sentence that begins with "Any changes..." the [date] should be added to the EOV and explained.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/18/2019
Submitted Date	11/18/2019
Respond By Date	

Dear Gina Jisonna,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Mitigation Rider ACI, ASI (Supporting Document)

Comments: Please provide a demonstration of actuarial equivalence for the landing spot factors. Cite the source of the data used for the demonstration (i.e. Company's own experience data and/or data from a recognized credible source).

Objection 2

- VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA] (Rate)

Comments: Objection 1 Response - October 10, 2019

1. Pursuant to the Company's response in Objection 1 to revise the proposed rate increase for the post-stability block and not the pre-rate stability block, please revise the requested rate increase for the Pre-RS (Affected Form Numbers LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA) to 0% and change the "Rate Action" to "Other" instead of "Revised". This is Item No. 1 under the Rate/Rule Schedule tab.

Objection 3

- LTC-NF-VA - Adjustment Factors, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA] (Rate)

Comments: Rate/Rule Schedule

Please confirm that there has been no change in the Nonforfeiture Coverage Rider Adjustment Factors. If there has been no change, please revise the "Rate Action" for Item No. 7 under the Rate/Rule Schedule tab to "Other" and change the "Percent Rate Change Request" to 0%.

Objection 4

- Policyholder Letter, PH-LTR-VA (Form)

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Important Notice Regarding MetLife's Long-Term Care Inforce Rate Increase History

We note that this page has been removed from other policyholder letter versions. Please explain why it is retained in this version. If the Company's intent is to retain this page, it should be variable in the event of changes in the future and should not include TIAA-CREF Life Insurance Company long-term care policy rate changes.

Objection 5

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Letters for Phase I and Phase II Increase and Explanation of Variables (EOV).

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

1. Form number PH-LTR-VA is listed on the Form Schedule for two separate forms. Further, the form number is inconsistent with either of the attached forms. Please revise the Form Schedule to mirror the form numbers identified in the lower left-hand corner on the first page of each form.
2. The policyholder letter form is not in its final print version as required by 14 VAC 5-100-50 3. For example, there is highlighting in the address field on page 1.
3. Metropolitan Life Insurance Company and address in the upper left corner on page 1 does not appear to be in 10 point font. The Company Name should be as prominent as the company name in the first sentence of the letter on page 1.
4. [Mail Date] does not appear on the EOV
5. We request the company remove the portion of the second sentence under "About the Premium Increase" that states, "...and receive authority from Virginia to implement the [XX%] increase on your policy noted above."
6. The EOV., Under "About the Premium Increase" references a second paragraph beginning with "We are implementing..." We could not find this paragraph or sentence in the letter.
7. Under "Your Options", second sentence, first 6 words appear to be a different font from the font used in the rest of the sentence.
8. Under "Things to consider", the second sentence references the Long-Term Care Inforce Rate Increase History which has been removed from the company's other policyholder letters. Since this table is not variable and references policies that are not Metropolitan Life Insurance Company policies (i.e. TIAA-CREF Life Insurance Company policies are referenced) the company should consider removing both the table and references to the table within the letter.
9. The EOV states Under "Your Options" that the call center hours are bracketed. The letter does not contain brackets around the call center hours in the first paragraph under "Your Options".
10. We could not find a second paragraph under "Your Options" to which several EOV variable items are referenced. Please explain.
11. Under "Next Steps" the call center hours are not bracketed as stated on the EOV.
12. The Virginia Bureau of Insurance recommends that the Signature block, name and title be made variable.
13. Please list the variable options that apply to Enclosures or include a statement that changes to the EOV will be submitted to the Virginia Bureau of Insurance for approval prior to implementation.
14. Q14 on Frequently Asked Questions, EOV states that call center hours are bracketed. The letter does not contain the referenced brackets around the hours.

Objection 6

Comments: Explanation of Variables

There are a number of different explanation of variable tables under the Supporting Documentation tab. Please review them and

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

withdraw the ones that are no longer active.

Objection 7

Comments: Rate/Rule Schedule - Company Rate Information

Please correct the Company Rate Information. The minimum % change should be 0% since there is no increase for the pre-rate stability plans. Please correct the other applicable fields as necessary.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/27/2019
Submitted Date	09/27/2019
Respond By Date	10/25/2019

Dear Gina Jisonna,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Forms associated with this filing are still under review but it is hoped that our teleconference on Thursday, October 3, will hasten the ultimate approval of these forms.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: As previously advised, the Bureau's review indicates that the proposed rate increase is only approvable for the post-rate stability block and not for the pre-rate stability block. Please revise the filing accordingly.

Objection 2

- IB RA Coverage Change form (Supporting Document)
- Coverage Change form (Supporting Document)

Comments: 1) We note that there are two Coverage Change Request Forms filed under the Supporting Documentation tab. Please confirm if the Company intends to use the Coverage Change Request Form which is identified by "COVCHG-VA (2019)" that appears in the lower left-hand corner of the document. If this is the correct document, please withdraw the "Long Term Care Increase Coverage Change Request Form" under the Supporting Documentation tab.

2) Please remove "COVCHG-VA (2019)" from Supporting Documentation tab and file under the "Form Schedule" tab since this appears to be a form and a similar document is filed under the Form Schedule under SERFF Tracking # META-131864670.

If the Company intends to use both documents, please provide a detailed explanation of how they are to be used.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the Company's responses to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/09/2019
Submitted Date	08/09/2019
Respond By Date	

Dear Gina Jisonna,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Under "What you need to know" on the 8th line below the heading of the paragraph is the word "hlonger". Please correct the spelling.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/08/2019
Submitted Date	08/08/2019
Respond By Date	08/23/2019

Dear Gina Jisonna,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Statement of Variable (Supporting Document)

Comments: 1. In the event the reason for the rate increase changes in future filings, please add to the variable statement, "Under What You Need to Know the sentences beginning with Over time and ending with initially expected is bracketed, language to the effect that the Company will file a revised Statement of Variability should there be a different reason. As an alternative, the Company may list all of the rate increase reasons if they are known.

2. Please correct the spelling of the word "hlonger" in the last sentence of the bracketed language.

Objection 2

- Statement of Variable (Supporting Document)

Comments: 1. Please insert a variable bracket in front of "We are implementing....", "Under About The Premium Increase (2nd paragraph).

2. Variable brackets should be installed for each of the second and third phase increase sentences and those brackets listed and fully explained on the Statement of Variability.

Objection 3

- Statement of Variable (Supporting Document)

Comments: 2nd Page under blue box, "** Current Premium information....". Please add and explain the bracketed term, "[COMPLETE DATE]" to the Statement of Variability.

Objection 4

- Statement of Variable (Supporting Document)

Comments: Please explain the reason for the inclusion of the bracketed statement described on your Statement of Variability, "Under Things to Consider the bracketed sentence will only appear in the letter if the Bureau offers us a percentage that is less than what we requested in our filing." The Virginia Bureau of Insurance approves rate requests that are found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance.

The policyholder letter notification should provide an explanation about the Company's plans for future rate increases. That language should not be variable.

Objection 5

- Statement of Variable (Supporting Document)

Comments: Under Frequently Asked Questions (FAQs) please explain the inclusion of the third bullet point as we did not see any brackets around Enclosures.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection 6

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please review the objections for PH-LTR-VA (2019) and check the form PH-LTR-P2-VA letter and Statement of Variability to determine if similar objections would apply and make the appropriate revisions.

Objection 7

Comments: Please provide a revised John Doe Letter for each of the policyholder notification letter after the revisions are made.

Objection 8

Comments: Please confirm that it is the Company's intention to utilize the policyholder notification letter forms PH-LTR-VA (2019) and PH-LTR-P2-VA (2019) for the following rate revision filings:

META-130643279;

META-130643303;

META-131864670;

META-131864657; and

META-131864567

Objection 9

Comments: Please advise if any of the following rate filings have any partnership policies and if there are, under which SERFF Tracking Number the partnership policies exist.

- META-130643279

- META-130643303

- META-131864670

- META-131864657

- META-131864567

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected by 8/23/2019. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/22/2019
Submitted Date	04/22/2019
Respond By Date	05/22/2019

Dear Gina Jisonna,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please bracket the percentages shown in the 2nd and 3rd paragraphs. The Explanation of Variability provides an explanation for the 2nd paragraph percentage. The EOv should expand the explanation to include the percentages shown in the 3rd paragraphs.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/08/2019
Submitted Date	03/08/2019
Respond By Date	04/07/2019

Dear Gina Jisonna,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Response Letter 1.5.2018 (Supporting Document)

Comments: Response to Objection 3.

For the pre-rate stability block, please revise the actuarial memorandum and the proposed rates for 0% increase. The future loss ratio, after deducting active life reserves is below 60%. 14VAC5-200-150 B. does not allow for an increase when the future loss ratio is less than 60%.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: VIP1_2015_ActMemo_Rate Stability - VA (Pre-rate)

VIP1_2015_ActMemo_Rate Stability - VA (Post-rate)

Please provide a chart, separated by Pre and Post, illustrating the projected lifetime loss ratio if the rate increase is approved as compared to if it is not approved.

Objection 3

- Filing Status Rate Summary (Supporting Document)

Comments: Please update the Filing Status Rate Summary originally submitted 09/2016 to the most current version.

Objection 4

- Filing Status Rate Summary (Supporting Document)

Comments: 1) Provide the current nationwide and Virginia cumulative rate increase average.

2) Provide the Virginia cumulative rate increase average if the proposed rate increase is approved.

Objection 5

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf

VA VIP 1 POST - Rate Request Summary 12-31-14.pdf

Please revise the Rate Request Summary documents to reflect the cumulative increase and the annual % increase for each year in the series. For example, "A series of 3 annual increases of 17.87% for a total increase of 63.76%.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection 6

Comments: Rate/Rule Schedule

When submitting proposed rates under the rate action information, provide a line for the pre-rate stability block rate request and a separate line for the post-rate stability block. The links to the proposed rate pages can be attached to the appropriate block, even if there is a series of rate increases requested.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the requested information to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/12/2017
Submitted Date	10/12/2017
Respond By Date	

Dear Gina Jisonna,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: The policyholder letter attached to the Form Schedule has the same policy form number as attached to META-130643303. Since we cannot approve a form with the exact same form number, change the form number in the lower left hand corner or the Company may amend one of the letters in the two filings to have the appropriate variability so that the same letter may be used for both filings. If that is the Company's intent, please remove the policyholder letter from one of the filings and provide a statement of variability applicable to both filings.

Assuming the Company wishes to have separate letters for each filing, it does not appear any variability has been added to the letter so that it may be used when the second or third implementation is to occur. A second or third letter may be used and should be submitted for review OR this letter may contain a variable paragraph which will only be used when sending the second or third notice. Please address.

The letter must be in its final version for review. As a result, under "Cancel your coverage" remove the language "Insert for insureds with no nonforfeiture feature", "Insert for insureds with no nonforfeiture feature (applies to insured with CBUL)" and "Insert for letters to insureds who have an existing NF benefit" since this language will not appear in the letter. Each paragraph should have a beginning bracket. Please amend the statement of variability to indicate paragraph 1, 2 or 3 will appear depending upon the specific benefits provided in the policy.

If an insured's premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

Objection 2

- IB RA Coverage Change form for VA objection (Supporting Document)

Comments: Thank you for your response to our objection 7 regarding the Long Term Care Insurance Coverage Change Form; however, part of our objection remains unresolved. Please confirm this form is not attached and becomes a part of the policy.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: It does not appear the Company has provided 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 for the pre-stability block as requested. As noted in 14VAC5-200-150 B due consideration should be given to all relevant factors include policy reserves. Please provide this information as requested.

Conclusion:

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 06/07/2017
Submitted Date 06/07/2017
Respond By Date

Dear Gina Jisonna,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

- 1.Attachment 6 shows total claim count for incidence of 4,108 but has a count of 17,876 for claim terminations. Are these based on different datasets? Please reconcile.
- 2.Please provide in Excel format a calculation of the expected lifetime loss ratio based on all original assumptions including the original premium scale, but using the actual mix of business based on policies issued rather than the assumed mix of business.
- 3.It appears that when the projections were revised to include additional historical data through 12/31/2015, the subtotal formulas were not updated to include calendar year 2015 in the past accumulation. Please revise all projections affected by this error, including 58/85 and 60/80 tests.
- 4.The demonstration of compliance with 14VAC5-200-150.B. in Exhibit II* (60/80 Test) appears to be ignoring the component of premium related to the prior authorized increase of 42%. Please check the calculations and revise as necessary.
5. Since there are no rates attached to form LTC-CBL-VA, please remove from the Affected Form Numbers in the Rate/Rule Schedule.
6. We are unable to locate the rates for the LTC-NF-VA rider in the rate attachment in the Rate/Rule Schedule. The premium factors do appear in Supporting Documentation. Please add this to the Rate/Rule Schedule even though the factor may not be changing. The premium the individual will pay for this benefit will increase since it is based on rates that are being revised and, as such, should be approved.
7. Thank you for providing a copy of the Long Term Care Insurance Coverage Change Form. Please confirm this form is not attached and becomes a part of the policy. We note the name of the company is bracketed on the form. Although such forms may not be subject for approval, please provide a copy of the Statement of Variability in Supporting Documentation.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 12/08/2016
Submitted Date 12/08/2016
Respond By Date

Dear Gina Jisonna,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Because policy forms with the same form number may only be reviewed and filed once, please remove this letter to Supporting Documentation. The review of this letter is being handled under SERFF tracking number META-130643303.

Objection 2

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 1, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 2, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 3, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Post-RS Phase 1, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Post-RS Phase 2, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Post-RS Phase 3, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

Comments: In reviewing the previous rate filing MILL-125913535, forms LTC-CBL-VA and LTC-NF-VA do not appear. In our review, we have found that both forms were approved in 2002 and neither has had a rate increase. Do you agree?

Please attach a copy of the original rates for these two forms to Supporting Documentation.

We cannot find the rates for these two riders on the rate attachments in the Rate/Rule Schedule. Please attach.

Objection 3

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please attach a copy of the Coverage Change form to Supporting Documentation.

Objection 4

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for your reply to our objection regarding the Long Term Care Rate Request Summary. Although the information explaining the reason for the rate increase is found in the Actuarial Memorandum, our objection has not been resolved. Please attach a brief narrative to the LTC summary. This form will be available on our website for consumers to view and obtain an

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

explanation for the rate increase. It should be in presented in consumer friendly language and explain what assumptions have changed and why since the policy was initially priced and what effect this has on rates.

Also, the form should be updated to reflect all the form numbers affected by this rate increase.

Objection 5

- call center scripting (Supporting Document)

Comments: Thank you for providing the call center scripting. In reviewing this, there are concerns as follows:

5A should clearly state for Virginia, the policyholder will receive at least a 75 day notice prior to the rate implementation.

Although the company does have the right to request rate increases, item 7 should include a comment that any rate increase would be subject to review and approval of the Virginia State Corporation Commission.

Item 13 should be expanded to include that in no event will the paid up value exceed the maximum benefit would be payable if the policy had remained in a premium paying status.

Objection 6

- Ideal Policy (Supporting Document)

Comments: Comments:

Thank you for the information regarding how the policy is updated. This is currently under review and if there are any concerns, we will notify you as soon as possible.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update all projections to include experience through 12/31/2015.

2. Please provide in Excel format a loss ratio exhibit assuming the requested premiums had been in effect from inception of the policies.

3. Please provide in Excel format a projection of future experience utilizing the actual policies in force at the projection date, but utilizing original assumptions for mortality, lapse, morbidity and interest from the projection date forward and utilizing the original premium scale excluding all rate increases, even if already approved.

4. Please provide an A/E analysis on each assumption (morbidity, mortality, lapse) with expected on both original and current assumption basis.

5. Please provide in Excel format an exhibit showing all previous rate increases, status of existing rate increase requests in each state, and the cumulative approved increase in each state. Also include the in force annualized premium for each state.

6. Please provide a detailed explanation of the source data and actuarial review performed in setting each assumption. If outside data sources were utilized, please discuss any adjustments made to reflect the company's unique business.

7. Please provide a discussion of the credibility of the data underlying the current assumptions.

8. Both the 60/80 test for pre-stability and the 58/85 test for post-stability must use projections which do not include benefit downgrades or anti-selective lapses. Please revise these tests and provide supporting exhibits.

We understand the rationale presented regarding increases in the active life reserves based on revised assumptions. If the Company so chooses, it may submit the active life reserve based on original assumptions which would have been held at the projection date for both pre-stability and post-stability subsets of the business.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Thank you for your courtesy and consideration in this matter.

*Sincerely,
Janet Houser*

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	08/01/2016
Submitted Date	08/01/2016
Respond By Date	

Dear Gina Jisonna,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information.

Objection 1

- Policyholder Letter (Supporting Document)

Comments: The Virginia State Corporation Commission in 2015 adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases as stated in 14 VAC5-200-75 D. As a result, the company will need to submit for review a policyholder notification letter in compliance with the requirements of 14VAC5-200-75. For compliance with this regulation, please address the following concerns:

- 1) For compliance with 14 VAC5-100-50 1 and 2, please attach the policyholder letter to the Form Schedule in SERFF. A form number must appear in the lower left-hand corner of the first page. The full and proper corporate name of the insurer shall prominently appear and may not be variable information in the policyholder letter.
- 2) Please provide a Certification of Compliance in accordance with 14VAC5-100-40 3.
- 3) It is not necessary to file separate letters for each requested long term care rate increase provided the filed letter contains the appropriate variability to accommodate various scenarios. Please let us know if the company prefers to submit one letter or a separate letter for each filing. Please provide a statement of variability explaining any bracketed information in the letter.
- 4) The letter references the full corporate name of the insurer and later as only MetLife. While we do not have a concern regarding this format, the letter should explain that the corporate name may be referred to as MetLife. Our concern would be resolved if the first sentence of the letter were stated as When you purchased your long term care insurance policy from Metropolitan Life Insurance Company (MetLife)...."
- 5) Please add the words "Virginia's State Corporation" before the word "commission" in the third paragraph. (Please capitalize commission.)
- 6) Should the company wish to only use one letter as noted above, it should place brackets around 58% in the fourth paragraph. If it does not, please revise the percentage to 59.15% as what has been proposed in this filing.
- 7) Please remove the language in the fourth paragraph that states "...if applicable, may or may not be available." This language is not in compliance with 14VAC5-200-75 D 2.
- 8) The letter contains the disclosure that all options may not be of equal value. Since this is a disclosure set forth in 14VAC5-200-75 D 2 b, that information must be emphasized to bring attention to its importance such as highlighting, bolding, or using larger print.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

9) 14VAC5-200-75 D 3 requires a clear identification of the driving factors of the rate increase. Please expand upon the explanation that a variation in claims and other key actuarial assumptions have not materialized as expected. Please be more specific as to what assumptions the company is referring and why rates must be increased. Below is a example:

"Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims."

10) It is unclear why the following sentence is bracketed since the options (and not just one option) must be offered in the letter:

"Should you prefer to reduce your policy benefits rather than pay an increased premium, we are providing you with an option (or options) to consider."

11) What is the minimum benefit duration that an insured can reduce his benefit?

12) Under the Cancel your Coverage, please provide more information regarding the Limited Coverage Upon Lapse Following Premium Increase (LCUL). Please explain how it differs from the Contingent Benefit Upon Lapse Nonforfeiture Feature (CBUL) which must be compliant with 14VAC5-200-185 D as revised last year.

13) Please clarify what is meant by the last sentence in the optional paragraph for those insureds who have an existing NF benefit: "(Please note that this limited coverage is not intended to replace coverage you currently have.)"

14) Please confirm the Coverage Change Form is not attached and becomes a part of the contract.

15) Option 4 relates to the potential removal of riders as an option to reduce the impact of the rate increase. In regards to an inflation rider, will the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

16) Please indicate in the letter that options to reduce benefits may occur at any time, not just at the time of a rate increase.

Objection 2

Comments: Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes, which in this case, performed via the Coverage Change Form. The policy, itself, must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and/or optional nonforfeiture benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Provided there is sufficient variability, forms only need to be filed for review and approval once to be used on all future filings unless the company wishes to use specific form numbers for each filing.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Objection 3

- L&H Actuarial Memorandum (Supporting Document)
- VA_VIP1_rates_59.15%Increase, [LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA] (Rate)

Comments: According to the filing, the proposed rate increase includes any rider or endorsement forms that were contemporaneously or subsequently approved for use with the 4 policy forms. Please expand the "Affected Form Numbers" in SERFF to include any riders or endorsement forms for which the rates are associated with that form and for which the increase would be applicable. The form number should match exactly the form number as approved in Virginia. The Actuarial Memorandum should be updated accordingly.

Please change the Percent Rate Change Request from 42% to 59.15% under the Rate Action Information on the Rate/Rule Schedule as this information refers to the current request rather than the previous rate filing that was approved.

When comparing the approved rates under SERFF Tracking # MILL-125913535, the rates do not correspond with the revised rates. For example, the previous rates included lower elimination periods. The revised rates lists only 100 day elimination period. Please explain.

Objection 4

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: It appears the product checklist was attached in error. Please complete the attached form and attach a brief narrative to summarize the key information used to develop the rates including the main drivers for revised rates.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)
- Policyholder Letter (Supporting Document)
- VA_VIP1_rates_59.15%Increase, [LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA] (Rate)

Comments: Please advise if the company wishes to request a series of scheduled rate increase that are actuarially equivalent to a single amount requested over the lifetime of the policy as set forth in 14VAC5-200-150 B and 14VAC5-200-153 B 5.

If so, please advise what the increases would be at each implementation period and amend the Actuarial Memorandum and policyholder letter accordingly.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the following for each block separately (pre and post):

- An exhibit illustrating an actual to expected analysis based on the original assumptions.
- Re-state the nationwide experience using Virginia approved rates.
- Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide excel spreadsheets, if possible.
- Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.
- Please provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

paid based on the original premium scale with no increases.

f. Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: For the post stability block, please provide the following:

a. According to the Actuarial Certification, the projection do not reflect any margins for moderately adverse experience. Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as - projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.

b. How does the company plan to comply with 14VAC5-200-153.G.1.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: For the pre-stability block, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

Objection 9

- Certification of Compliance (Supporting Document)

Comments: The Certification refers to South Carolina. Please provide a certification for compliance with 14VAC5-100-40 3.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

*Sincerely,
Janet Houser*

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected

(The Form Number and "Product Name")

Form#

"Product Name"(if applicable)

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.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/06/2019
Submitted Date	12/06/2019

Dear Bill Dismore,

Introduction:

Here is the response to your objection December 5, 2019:

Response 1

Comments:

Please see the attached revised supporting documents as requested.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please revise the actuarial memorandum (Section 17. Requested Rate Increase), exhibits and the Rate Request Summary for the Pre-Rate Stability block to reflect a 0% rate increase. The post-rate stability block rate request of 17.87% for three years (63.76% cumulative) is correct.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	please see the attached revised Actuarial Memorandums
Attachment(s):	VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo and Exhibits - VA (Pre-rate)_0.0% Increase.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached revised Actuarial Memorandums</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached ACT memos</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	please see the attached revised Actuarial Memorandums
Attachment(s):	VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo and Exhibits - VA (Pre-rate)_0.0% Increase.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached revised Actuarial Memorandums</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached ACT memos</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf</i>
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Attached is the revised Long Term Care Insurance Rate Request Summary
Attachment(s):	VA VIP 1 POST - Rate Request Summary.pdf VA VIP 1 PRE - Rate Request Summary.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Attached is the revised Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA VIP 1 PRE - Rate Request Summary.pdf VA VIP 1 POST - Rate Request Summary.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Attached is the revised Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Attached is the revised Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Previous Version	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA IL TC chk1st.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if anything additional would be required to assist in your review of this filing.

Thank you for your attention to our filing.

Gina Jisonna
MetLife Long Term Care
Manager, Product Development
Sincerely,
Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/05/2019
Submitted Date	12/05/2019

Dear Bill Dismore,

Introduction:

Good Morning Mr. Dismore,

Response 1

Comments:

We have revised the PH letter as requested.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: The letter filed under the Form Schedule still contains yellow highlighting - please remove.

Changed Items:

No Supporting Documents changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 12/05/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 12/04/2019 By:
Previous Version								
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA PH ltr_W_WO LS_Phase 2.pdf	Date Submitted: 04/25/2019 By: Cory Johnson

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your attention to our filing.

Sincerely,
Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/05/2019
Submitted Date	12/05/2019

Dear Bill Dismore,

Introduction:

Good Morning Mr. Dismore,

Response 1

Comments:

We have revised the PH letter and corresponding Jane Doe versions as requested.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-VA (2019) (Form)
- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: 1) Please remove the yellow highlighting from the forms.

2) On form PH-LTR-VA (2019) please revise the first sentence in the second paragraph under "About the Premium Increase" which currently states, "We requested a [XX%] premium increase on your policy and received authority from Virginia to implement the [XX%] increase on your policy noted above."

The BOI objects to the use of the word "authority" and suggests that the sentence be revised to read, "We requested a [XX%] premium increase on your policy and our request was found to be in compliance with the laws and regulations of the state of Virginia."

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter Updated John Doe Version</i>
Comments:	<i>Please see attached Policyholder Letter Updated John Doe Version</i>
Attachment(s):	<i>VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf VA PH ltr_W_WO LS_Phase 2 - John Doe.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQs John Doe Version</i>
Comments:	<i>Please see attached the Policyholder Letter FAQs John Doe Version</i>

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				
Attachment(s):	VA_ Insured RA ltr FAQs - John Doe.pdf				

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/05/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/04/2019 By:
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr_W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/05/2019 By: Cory Johnson
<i>Previous Version</i>								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
<i>Previous Version</i>								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
<i>Previous Version</i>								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate/Rule Schedule items changed.

Conclusion:

Thank you,

Gina Jisonna

Sincerely,

Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/03/2019
Submitted Date	12/03/2019

Dear Bill Dismore,

Introduction:

Here are the answers to your objection letter dated December 2, 2019:

Response 1

Comments:

1. The text is Georgia 11.
2. This change was already made and mirrors the language on the other letters.
3. The sentence has been bolded
4. After going through the paragraphs, we confirm the font is the same.
5. Language has been revised
6. This statement was added previously. Its located right before the sentence, Please note that all options may not be of equal value.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-VA (2019) (Form)

Comments: 1. Pursuant to 14 VAC 5-100-50, all text must appear in a minimum type size of 10 point.

2. The first sentence in the second paragraph under "About the Premium Increase" please revise "... received authority from Virginia to "... our request was found to be in compliance with the laws and regulations of the state of Virginia "
3. The last sentence in the 4th paragraph under "Things to consider" , "Please note that all options available may not be of equal value." is a disclosure and should appear in bold print.
4. The second sentence, "There are personalized options available that " under "Your Options" appears to be a font change. Please advise if there is a reason for this change.
5. Under "Your Options" the variable disclosure regarding partnership policies should more closely mirror the language set forth in 14VAC5-200-75 D. 2. c.
6. As required by 14VAC5-200-75 A. 4. b., the policyholder letter does not advise the insured of the right to a revised premium rate schedule.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Changed Items:

No Supporting Documents changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr_W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
								By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate/Rule Schedule items changed.

Response 2

Comments:

- 1) The language has been revised.
- 2) The language was previously added.
- 3) The correction has been made.
- 4) The rate history chart has been added back to the letter and we now comply with all VAs requirements.

Related Objection 2

Applies To:

- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: 1) The disclosure in the "Your Options" section regarding partnership policies should more closely mirror the language set forth in 14VAC5-200-75 D. 2. c.

2) Pursuant to 14VAC5-200-75 A. 4. b. the policyholder letter does not advise the insured of the right to a revised premium rate schedule.

3) In the first sentence, under "Why we're contacting you", refers to the insured's "Term Care" Insurance policy. It appears the reference should be to "Long-Term Care" insurance policy.

4) The policyholder letter does not satisfy the requirement set forth in 14VAC5-200-75 D. 2. b.

Changed Items:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection 2019-12-02
Comments:	Please see the attached response letter to objection 2019-12-02.
Attachment(s):	VA VIP1 Objection Response 12-3-2019.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection 2019-12-02
Comments:	Please see the attached response letter to objection 2019-12-02.
Attachment(s):	VA VIP1 Objection Response 12-3-2019.pdf
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter Updated John Doe Version</i>
Comments:	<i>Please see attached Policyholder Letter Updated John Doe Version</i>
Attachment(s):	<i>VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf VA PH ltr_W_WO LS_Phase 2 - John Doe.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQs John Doe Version</i>
Comments:	<i>Please see attached the Policyholder Letter FAQs John Doe Version</i>
Attachment(s):	<i>VA_Insured RA ltr FAQs - John Doe.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
<i>Previous Version</i>								
1	<i>Policyholder Letter</i>	<i>PH-LTR-P2-VA</i>	<i>OTH</i>	<i>Initial</i>			<i>VA Insured Phase 2 RA ltr_10-30-19.pdf</i>	<i>Date Submitted: 11/21/2019 By: Cory Johnson</i>
<i>Previous Version</i>								
1	<i>Policyholder Letter</i>	<i>PH-LTR-P2-VA</i>	<i>OTH</i>	<i>Initial</i>			<i>VA Insured Phase 2 RA ltr_10-30-19.pdf</i>	<i>Date Submitted: 11/20/2019 By: Cory Johnson</i>
<i>Previous Version</i>								
1	<i>Policyholder Letter</i>	<i>PH-LTR-VA</i>	<i>OTH</i>	<i>Initial</i>			<i>VA PH ltr_W_WO LS_Phase 2.pdf</i>	<i>Date Submitted: 04/25/2019 By: Cory Johnson</i>

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Gina Jisonna

Sincerely,

Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/21/2019
Submitted Date	11/21/2019

Dear Bill Dismore,

Introduction:

Here are the answers to your objection letter dated November 20, 2019:

Response 1

Comments:

This has been corrected.

Related Objection 1

Comments: Rate/Rule Schedule

Item No. 1: Please remove the Pre-RS_Phase 1-17/87% proposed rate sheets and replace them with the current rate sheets for the Pre-RS policies. The Rate Action Other Explanation: should show "0.00%".

Item No. 7: Please change the Rate Action from "Revised" to "Other" for LTC-NF-VA-Adjustment Factors. The Rate Action Other Explanation should show "0.00%".

Item No. 8: Please change the Rate Action from "Other" to "New" for VIP1 Landing Spot Rating Factors.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA_VIP1_rates_0%Increase_Pre-RS	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Other	Previous State Filing Number: MILL-125913535 Rate Action Other Explanation: 0%		11/21/2019 By: Cory Johnson
Previous Version						
1	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Other	Previous State Filing Number: MILL-125913535 Rate Action Other Explanation:	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%.pdf, VA_VIP1_rates_63.76%Increase_Pre-RS_Phase2-17.87%.pdf, VA_VIP1_rates_63.76%Increase_Pre-RS_Phase3-17.87%.pdf,	11/20/2019 By: Cory Johnson
Previous Version						
1	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%.pdf, VA_VIP1_rates_63.76%Increase_Pre-RS_Phase2-17.87%.pdf, VA_VIP1_rates_63.76%Increase_Pre-RS_Phase3-17.87%.pdf,	04/04/2019 By: Cherise Livingston
Previous Version						
1	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change	VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%.pdf,	09/07/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
				<i>Request:</i> 63.76		
<i>Previous Version</i>						
1	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 1	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre- RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 %Increase	LTC-FAC-VA, LTC- VAL-VA, LTC-IDEAL- VA, LTC-PREM-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 42	VA_VIP1_rates_59.15 %Increase.pdf,	07/07/2016 By: Robert Waldron
2	LTC-NF-VA - Adjustment Factors	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Other	Previous State Filing Number: MILL-125913535 Rate Action Other Explanation: 0.00%	LTC-NF-VA - Adjustment Factors.pdf,	11/21/2019 By: Cory Johnson
<i>Previous Version</i>						
2	LTC-NF-VA - Adjustment Factors	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	LTC-NF-VA - Adjustment Factors.pdf,	09/07/2017 By: Robert Waldron
3	VIP1 Landing Spot Rating Factors	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	New		VIP1_Landing_Spot_R ating_Factors.pdf,	11/21/2019 By: Cory Johnson
<i>Previous Version</i>						
3	VIP1 Landing Spot	LTC-VAL-VA, LTC-	Other	Previous State Filing	VIP1_Landing_Spot_R	11/20/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
	Rating Factors	IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA		Number: Rate Action Other Explanation:	ating_Factors.pdf,	By: Cory Johnson
Previous Version						
3	VIP1 Landing Spot Rating Factors	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 63.76	VIP1_Landing_Spot_R ating_Factors.pdf,	04/04/2019 By: Cherise Livingston

Response 2

Comments:

The signature, name and title are bracketed.

Related Objection 2

Applies To:

- Policyholder Letter, PH-LTR-VA (2019) (Form)
- Explanation of Variable-PH Letter (Supporting Document)

Comments: 1. Under the blue box, "**Current Premiums ." has [COMPLETE DATE] and this bracketed item needs to be added to the E.O.V.

2. E.O.V. states the Signature, name and title are bracketed. Please bracket these items on the letter.

3. E.O.V. states, "Enclosures are bracketed in the event they change in the future." Please add, "Any change to the Enclosures will be submitted as a revision to the E.O.V. for approval by the Virginia Bureau of Insurance."

Changed Items:

No Supporting Documents changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder	PH-LTR-VA	OTH	Initial			VA IB PH	Date Submitted:

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs_10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
	<i>Letter</i>						<i>Letter.pdf</i>	<i>12/01/2016 By: Cherise Livingston</i>
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
<i>Previous Version</i>								
2	<i>Policyholder Letter</i>	<i>PH-LTR-P2-VA</i>	<i>OTH</i>	<i>Initial</i>			<i>VA Insured Phase 2 RA ltr_10-30-19.pdf</i>	<i>Date Submitted: 11/20/2019 By: Cory Johnson</i>
<i>Previous Version</i>								
2	<i>Policyholder Letter</i>	<i>PH-LTR-VA</i>	<i>OTH</i>	<i>Initial</i>			<i>VA PH ltr_W_WO LS_Phase 2.pdf</i>	<i>Date Submitted: 04/25/2019 By: Cory Johnson</i>

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see the response letter for details.

Related Objection 3

Applies To:

- Policyholder Letter, PH-LTR-P2-VA (Form)

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Comments: Also applies to the E.O.V. for PH-LTR-P2-VA

- Under the blue box, ""Current Premiums ." has [COMPLETE DATE] and this bracketed item needs to be added to the E.O.V.
- Under "We're here to help", for consistency, please bracket the customer service hours and add this explanation to the E.O.V.
- The E.O.V. states that the Signature, name and title are bracketed. Please bracket these items in the letter.
- Enclosures should be bracketed in the letter. Add this item to the E.O.V. "Enclosures are bracketed in the event they change in the future. Any change to the Enclosures will be submitted as a revision to the E.O.V. for approval by the Virginia Bureau of Insurance."
- Please provide a "John Doe" version of the revised phased increase letter and place this under the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection 2019-11-21
Comments:	Please see the attached response letter to objection 2019-11-21.
Attachment(s):	VA VIP1 Obj Response 11-21-2019.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection 2019-11-21
Comments:	Please see the attached response letter to objection 2019-11-21.
Attachment(s):	VA VIP1 Obj Response 11-21-2019.pdf
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Comments:	<i>Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version</i>
Attachment(s):	<i>Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter Updated John Doe Version</i>
Comments:	<i>Please see attached Policyholder Letter Updated John Doe Version</i>
Attachment(s):	<i>VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf VA PH ltr_W_WO LS_Phase 2 - John Doe.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQs John Doe Version</i>
Comments:	<i>Please see attached the Policyholder Letter FAQs John Doe Version</i>
Attachment(s):	<i>VA_Insured RA ltr FAQs - John Doe.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
<i>Previous Version</i>								
1	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
<i>Previous Version</i>								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA PH ltr_W_WO LS_Phase 2.pdf	Date Submitted: 04/25/2019 By: Cory Johnson

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see the response letter for details.

Related Objection 4

Applies To:

- Explanation of Variable for the Coverage Change Form (Supporting Document)
- VA Coverage Change Form, COVCHG-VA (2019) (Form)

Comments: 1. Option to Cancel Coverage - add bracket to the end of the last sentence in the last option, "Cancel your coverage".

2. Step 2 - {DATE} brackets should be changed to use the same brackets as the other variable items.

3. In the 3rd paragraph below the section titled CANCELLATION, the sentence that begins with "Any changes..." the [date] should be added to the EOv and explained.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable for the Coverage Change Form
Comments:	Attached is the Explanation of Variable for the Coverage Change Form
Attachment(s):	EOV_VA_LTC97_VIP_Cov Chg Form.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Coverage Change Form</i>
Comments:	<i>Attached is the Explanation of Variable for the Coverage Change Form</i>
Attachment(s):	<i>EOV_VA_Cov Chg Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Coverage Change Form</i>
Comments:	<i>Attached is the Explanation of Variable for the Coverage Change Form</i>
Attachment(s):	<i>EOV_Coverage Change Form Revised VA.pdf</i>

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	VA Coverage Change Form	COVCHG-VA (2019)	OTH	Initial			VA_Cov Chng Form.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
<i>Previous Version</i>								
1	VA Coverage Change Form	COVCHG-VA (2019)	OTH	Initial			VA_Cov Chng Form.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
<i>Previous Version</i>								
1	VA Coverage Change Form	COVCHG-VA (2019)	OTH	Initial		56.000	VA_Cov Chng Form.pdf	Date Submitted: 10/10/2019 By: Cory Johnson

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Thank you for your timely response and consideration.

Sincerely,

Gina Jisonna

Sincerely,

Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/20/2019
Submitted Date	11/20/2019

Dear Bill Dismore,

Introduction:

Here are the answers to your objection letter dated November 18, 2019:

Response 1

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Rate adjustments for the Inflation Downgrades (Landing Spots) were calculated as follows:

The Rating Factors for Decreases in Compound Inflation Percentage (below 5.0% level) were derived with an exponential interpolation using the rates for No Inflation and 5% Automatic Inflation as the endpoints. Therefore, these rating factors reflect each given state original rate levels. However, since rate increases have applied uniformly to all benefit options for any single issue age, the rating factors have not been impacted by any rate increases that were approved and also reflect each given state current rate levels. On the other hand, the curve is specific to each set of plan rates, hence the factors must be created using the rates specific to each plan variation, leading to different factors for each specific type of coverage (benefit period, home care percentage, as well as issue age).

Factors were designed to account for each 0.1% change in inflation rate, so the exponential curve was set as follows:

No Inflation Rate = $B \cdot (1+r)^0 = B$

B = base rate (with No Inflation)

5% Compound Inflation Rate = $B \cdot (1+r)^{50} = I$

A = rate for 5% Automatic Compound Inflation Rider (ACI5 rider)

I = rate for ACI5 policy (base rate plus ACI5 rider)

$I = B + A$

50 = number of steps from 0.0% to 5.0% (each with a 0.1% increment)

Thus, $r = (I / B)^{(1/50)} - 1$

Factor (F) for each 0.1% decrease was derived as follows:

Rate for 4.9% inflation = $B \cdot (1+r)^{49}$

Set this equal to some factor multiplied by the 5% Compound Inflation Rate

$F \cdot (I) = B \cdot (1+r)^{49}$

$F = (B / I) \cdot (1+r)^{49}$

$F = (B / I) \cdot (1 + (I / B)^{(1/50)} - 1)^{49}$

$F = (B / I) \cdot (I / B)^{(49/50)}$

$F = (B / I) \cdot (B / I)^{(-49/50)}$

$F = (B / I)^{(1/50)}$

$F = (I / B)^{(-1/50)}$

For the example given at age 55, the originally filed rates are as follows:

$B = 60$

$A = 61$

$I = 121$

So the factor is:

$F = (60/121)^{(1/50)}$

$F = 0.986069$ (rounded to 6 decimals)

This calculation is repeated for each benefit feature and issue age. Factors for simple inflation were calculated in a similar manner. Using these factors new rates are generated (for inflation percentages between 0% and 5%) that are consistent with the existing rates for other benefit options (namely, 5% inflation and no inflation). This ensures that the

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

cost for these benefit options are actuarially consistent with respect to pricing assumptions.

Related Objection 1

Applies To:

- Mitigation Rider ACI, ASI (Supporting Document)

Comments: Please provide a demonstration of actuarial equivalence for the landing spot factors. Cite the source of the data used for the demonstration (i.e. Company's own experience data and/or data from a recognized credible source).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection 2019-11-18
Comments:	Please see the attached response letter to objection 2019-11-18.
Attachment(s):	VA VIP1 Objection Response 11-20-2019.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

SERFF has been updated accordingly.

Related Objection 2

Applies To:

- VA_VIP1_rates_63.76%Increase_Pre-RS_Phase1-17.87%, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA] (Rate)

Comments: Objection 1 Response - October 10, 2019

1. Pursuant to the Company's response in Objection 1 to revise the proposed rate increase for the post-stability block and not the pre-rate stability block, please revise the requested rate increase for the Pre-RS (Affected Form Numbers LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA) to 0% and change the "Rate Action" to "Other" instead of "Revised". This is Item No. 1 under the Rate/Rule Schedule tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Other	Previous State Filing Number: MILL-125913535 Rate Action Other Explanation:	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase2- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3- 17.87%.pdf,	11/20/2019 By: Cory Johnson
<i>Previous Version</i>						
1	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase2- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3- 17.87%.pdf,	04/04/2019 By: Cherise Livingston
<i>Previous Version</i>						
1	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf,	09/07/2017 By: Robert Waldron
<i>Previous Version</i>						
1	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA,	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf,	05/03/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
		LTC-NF-VA		Request: 63.76		
Previous Version						
1	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 1	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
Previous Version						
1	VA_VIP1_rates_59.15 %Increase	LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 42	VA_VIP1_rates_59.15 %Increase.pdf,	07/07/2016 By: Robert Waldron

Response 3

Comments:

SERFF has been updated accordingly.

Related Objection 3

Applies To:

- LTC-NF-VA - Adjustment Factors, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA] (Rate)

Comments: Rate/Rule Schedule

Please confirm that there has been no change in the Nonforfeiture Coverage Rider Adjustment Factors. If there has been no change, please revise the "Rate Action" for Item No. 7 under the Rate/Rule Schedule tab to "Other" and change the "Percent Rate Change Request" to 0%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VIP1 Landing Spot Rating Factors	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Other	Previous State Filing Number: Rate Action Other Explanation:	VIP1_Landing_Spot_Rating_Factors.pdf,	11/20/2019 By: Cory Johnson
<i>Previous Version</i>						
1	VIP1 Landing Spot Rating Factors	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 63.76	VIP1_Landing_Spot_Rating_Factors.pdf,	04/04/2019 By: Cherise Livingston

Response 4

Comments:

The rate history chart has been removed from the letters.

Related Objection 4

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)
- Policyholder Letter, PH-LTR-VA (Form)

Comments: Important Notice Regarding MetLife's Long-Term Care Inforce Rate Increase History

We note that this page has been removed from other policyholder letter versions. Please explain why it is retained in this version. If the Company's intent is to retain this page, it should be variable in the event of changes in the future and should not include TIAA-CREF Life Insurance Company long-term care policy rate changes.

Changed Items:

No Supporting Documents changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr_W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA	Date Submitted: 11/20/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
							ltr_10-30-19.pdf	By: Cory Johnson
<i>Previous Version</i>								
2	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA PH ltr_W_WO LS_Phase 2.pdf	Date Submitted: 04/25/2019 By: Cory Johnson

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please see the response letter for further details.

Related Objection 5

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Comments: Letters for Phase I and Phase II Increase and Explanation of Variables (EOV).

1. Form number PH-LTR-VA is listed on the Form Schedule for two separate forms. Further, the form number is inconsistent with either of the attached forms. Please revise the Form Schedule to mirror the form numbers identified in the lower left-hand corner on the first page of each form.
2. The policyholder letter form is not in its final print version as required by 14 VAC 5-100-50 3. For example, there is highlighting in the address field on page 1.
3. Metropolitan Life Insurance Company and address in the upper left corner on page 1 does not appear to be in 10 point font. The Company Name should be as prominent as the company name in the first sentence of the letter on page 1.
4. [Mail Date] does not appear on the EOV
5. We request the company remove the portion of the second sentence under "About the Premium Increase" that states, "...and receive authority from Virginia to implement the [XX%] increase on your policy noted above."
6. The EOV., Under "About the Premium Increase" references a second paragraph beginning with "We are implementing..." We could not find this paragraph or sentence in the letter.
7. Under "Your Options", second sentence, first 6 words appear to be a different font from the font used in the rest of the sentence.
8. Under "Things to consider", the second sentence references the Long-Term Care Inforce Rate Increase History which has been removed from the company's other policyholder letters. Since this table is not variable and references policies that are not Metropolitan Life Insurance Company policies (i.e. TIAA-CREF Life Insurance Company policies are referenced) the company should consider removing both the table and references to the table within the letter.
9. The EOV states Under "Your Options" that the call center hours are bracketed. The letter does not contain brackets around the call center hours in the first paragraph under "Your Options".
10. We could not find a second paragraph under "Your Options" to which several EOV variable items are referenced. Please explain.
11. Under "Next Steps" the call center hours are not bracketed as stated on the EOV.
12. The Virginia Bureau of Insurance recommends that the Signature block, name and title be made variable.
13. Please list the variable options that apply to Enclosures or include a statement that changes to the EOV will be submitted to the Virginia Bureau of Insurance for approval prior to implementation.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

14. Q14 on Frequently Asked Questions, EOv states that call center hours are bracketed. The letter does not contain the referenced brackets around the hours.

Changed Items:

No Supporting Documents changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr_W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA	Date Submitted: 11/20/2019

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
							ltr_10-30-19.pdf	By: Cory Johnson
Previous Version								
2	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA PH ltr_W_WO LS_Phase 2.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
3	VA Coverage Change Form	COVCHG-VA (2019)	OTH	Initial			VA_Cov Chng Form.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
3	VA Coverage Change Form	COVCHG-VA (2019)	OTH	Initial		56.000	VA_Cov Chng Form.pdf	Date Submitted: 10/10/2019 By: Cory Johnson

No Rate/Rule Schedule items changed.

Response 6

Comments:

All prior versions of the EOVs have been removed from the Supporting Documentation tab.

Related Objection 6

Comments: Explanation of Variables

There are a number of different explanation of variable tables under the Supporting Documentation tab. Please review them and withdraw the ones that are no longer active.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable-PH Letter
Comments:	Please see the attached Policyholder Letter Explanation of Variable (2019-11-20)
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
Previous Version	
Satisfied - Item:	Statement of Variable
Comments:	Attached is the Statement of Variable
Attachment(s):	EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf
Previous Version	
Satisfied - Item:	Statement of Variable
Comments:	Attached is the Statement of Variable
Attachment(s):	EOV_PH Letter_for VA Objection 9-2016.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable-PH Letter
Comments:	Please see the attached Policyholder Letter Explanation of Variable (2019-11-20)
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_PH Letter_for VA Objection 9-2016.pdf</i>

Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed-See Form Schedule Tab</i>
Comments:	<i>Please see the revised Coverage Change Form now located on the Form Schedule Tab.</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Coverage Change form</i>
Comments:	<i>Please see attached the Coverage Change form</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable-PH Letter
Comments:	Please see the attached Policyholder Letter Explanation of Variable (2019-11-20)
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_PH Letter_for VA Objection 9-2016.pdf</i>

Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed-See Form Schedule Tab</i>
Comments:	<i>Please see the revised Coverage Change Form now located on the Form Schedule Tab.</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Coverage Change form</i>
Comments:	<i>Please see attached the Coverage Change form</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>

Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the revised Explanation of Variable for the Policyholder Letter FAQ's.</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Attachment(s):	EOV_ VA PH ltr_FAQs.pdf EOV_ VA PH ltr_FAQs_Phase2_3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed and attached to the Form Schedule tab</i>
Comments:	<i>Removed</i>
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Explanation of Variable for the Policyholder Letter FAQ's</i>
Attachment(s):	EOV_ VA_ RA ltr_FAQs.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable-PH Letter
Comments:	Please see the attached Policyholder Letter Explanation of Variable (2019-11-20)
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_PH Letter_for VA Objection 9-2016.pdf</i>
Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed-See Form Schedule Tab</i>
Comments:	<i>Please see the revised Coverage Change Form now located on the Form Schedule Tab.</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Coverage Change form</i>
Comments:	<i>Please see attached the Coverage Change form</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>
Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the revised Explanation of Variable for the Policyholder Letter FAQ's.</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Attachment(s):	<i>EOV_ VA PH ltr_FAQs.pdf</i> <i>EOV_ VA PH ltr_FAQs_Phase2_3.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed and attached to the Form Schedule tab</i>
Comments:	<i>Removed</i>
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Explanation of Variable for the Policyholder Letter FAQ's</i>
Attachment(s):	<i>EOV_ VA_ RA ltr_FAQs.pdf</i>

Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter Explanation of Variable</i>
Comments:	<i>Please see attached Policyholder Letter Explanation of Variable.</i>
Attachment(s):	<i>EOV_ VA PH ltr_ W_ WO LS_ W_ WO Phase.pdf</i> <i>EOV_ VA PH ltr_ W_ WO LS_ Phase 2.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable-PH Letter
Comments:	Please see the attached Policyholder Letter Explanation of Variable (2019-11-20)
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_PH Letter_for VA Objection 9-2016.pdf</i>
Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed-See Form Schedule Tab</i>
Comments:	<i>Please see the revised Coverage Change Form now located on the Form Schedule Tab.</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Coverage Change form</i>
Comments:	<i>Please see attached the Coverage Change form</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>
Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the revised Explanation of Variable for the Policyholder Letter FAQ's.</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Attachment(s):	<i>EOV_VA PH ltr_FAQs.pdf</i> <i>EOV_VA PH ltr_FAQs_Phase2_3.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed and attached to the Form Schedule tab</i>
Comments:	<i>Removed</i>
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Explanation of Variable for the Policyholder Letter FAQ's</i>
Attachment(s):	<i>EOV_VA_RA ltr_FAQs.pdf</i>

Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter Explanation of Variable</i>
Comments:	<i>Please see attached Policyholder Letter Explanation of Variable.</i>
Attachment(s):	<i>EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf</i> <i>EOV_VA PH ltr_W_WO LS_Phase 2.pdf</i>

Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter Updated John Doe Version</i>
Comments:	<i>Please see attached Policyholder Letter Updated John Doe Version</i>
Attachment(s):	<i>VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf</i> <i>VA PH ltr_W_WO LS_Phase 2 - John Doe.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQs John Doe Version</i>
Comments:	<i>Please see attached the Policyholder Letter FAQs John Doe Version</i>
Attachment(s):	<i>VA_Insured RA ltr FAQs - John Doe.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

The Rate/Rule Schedule has been updated accordingly.

Related Objection 7

Comments: Rate/Rule Schedule - Company Rate Information

Please correct the Company Rate Information. The minimum % change should be 0% since there is no increase for the pre-rate stability plans. Please correct the other applicable fields as necessary.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Gina Jisonna

Sincerely,

Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/10/2019
Submitted Date	10/10/2019

Dear Bill Dismore,

Introduction:

Thank you for your response dated September 27, 2019. Here are the answers to your questions:

Response 1

Comments:

The filing has been revised accordingly.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: As previously advised, the Bureau's review indicates that the proposed rate increase is only approvable for the post-rate stability block and not for the pre-rate stability block. Please revise the filing accordingly.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

1.) We confirm that the COVCHG-VA form will be used and has been removed from the Supporting Documentation tab and filed under the Form Schedule tab. Additionally, the "Long Term Care Increase Coverage Change Request Form" has been withdrawn from the Supporting Documentation tab.

2.) The COVCHG-VA form has been removed from the Supporting Documentation tab and filed under the Form Schedule tab, as requested. Additionally, the COVCHG-VA has been withdrawn from the filing SERFF Tracking # META-131864670.

Related Objection 2

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Applies To:

- IB RA Coverage Change form (Supporting Document)
- Coverage Change form (Supporting Document)

Comments: 1) We note that there are two Coverage Change Request Forms filed under the Supporting Documentation tab. Please confirm if the Company intends to use the Coverage Change Request Form which is identified by "COVCHG-VA (2019)" that appears in the lower left-hand corner of the document. If this is the correct document, please withdraw the "Long Term Care Increase Coverage Change Request Form" under the Supporting Documentation tab.

2) Please remove "COVCHG-VA (2019)" from Supporting Documentation tab and file under the "Form Schedule" tab since this appears to be a form and a similar document in filed under the Form Schedule under SERFF Tracking # META-131864670.

If the Company intends to use both documents, please provide a detailed explanation of how they are to be used.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	IB RA Coverage Change form
Comments:	Please see the attached revised IB RA Coverage Change form
Attachment(s):	Coverage Change Form Revised VA.pdf
<i>Previous Version</i>	
Satisfied - Item:	IB RA Coverage Change form for VA objection
Comments:	Please see the attached IB RA Coverage Change form
Attachment(s):	VIP1, VIP2, LSA IB RA Coverage Change form for VA objection.pdf

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Supporting Document Schedule Item Changes

Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	

Previous Version

Satisfied - Item:	IB RA Coverage Change form
Comments:	Please see the attached revised IB RA Coverage Change form
Attachment(s):	Coverage Change Form Revised VA.pdf

Previous Version

Satisfied - Item:	IB RA Coverage Change form for VA objection
Comments:	Please see the attached IB RA Coverage Change form
Attachment(s):	VIP1, VIP2, LSA IB RA Coverage Change form for VA objection.pdf

Satisfied - Item:	Objection Response
Comments:	Please see the attached Objection Response for your review.
Attachment(s):	VA VIP1 Objection Response 10-10-2019.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>IB RA Coverage Change form</i>
Comments:	<i>Please see the attached revised IB RA Coverage Change form</i>
Attachment(s):	<i>Coverage Change Form Revised VA.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>IB RA Coverage Change form for VA objection</i>
Comments:	<i>Please see the attached IB RA Coverage Change form</i>
Attachment(s):	<i>VIP1, VIP2, LSA IB RA Coverage Change form for VA objection.pdf</i>

Satisfied - Item:	Objection Response
Comments:	Please see the attached Objection Response for your review.
Attachment(s):	VA VIP1 Objection Response 10-10-2019.pdf

Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	VA_Cov Chng Form.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Coverage Change form</i>
Comments:	<i>Please see attached the Coverage Change form</i>
Attachment(s):	<i>VA_Cov Chng Form.pdf</i>

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Gina Jisonna

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Sincerely,
Cory Johnson

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/09/2019
Submitted Date	08/09/2019

Dear Bill Dismore,

Introduction:

We are in receipt of your Objection August 9, 2019 in connection with the above-captioned submission.

Response 1

Comments:

The word hlonger has been corrected to longer. Thank you for reviewing our filing.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Under "What you need to know" on the 8th line below the heading of the paragraph is the word "hlonger". Please correct the spelling.

Changed Items:

No Supporting Documents changed.

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr W_ WO LS_ W_ WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely, Deborah Fountas

Sincerely,

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/09/2019
Submitted Date	08/09/2019

Dear Bill Dismore,

Introduction:

The following is our response to your objection letter dated August 8, 2019:

Response 1

Comments:

The Statement of Variability has been revised. A word search was done and the word hlonger was not found.

Related Objection 1

Applies To:

- Statement of Variable (Supporting Document)

Comments: 1. In the event the reason for the rate increase changes in future filings, please add to the variable statement, "Under What You Need to Know the sentences beginning with Over time and ending with initially expected is bracketed, language to the effect that the Company will file a revised Statement of Variability should there be a different reason. As an alternative, the Company may list all of the rate increase reasons if they are known.

2. Please correct the spelling of the word "hlonger" in the last sentence of the bracketed language.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Letter Explanation of Variable
Comments:	Please see attached Policyholder Letter Explanation of Variable.
Attachment(s):	EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

The Statement of Variability has been revised.

Related Objection 2

Applies To:

- Statement of Variable (Supporting Document)

Comments: 1. Please insert a variable bracket in front of "We are implementing....", "Under About The Premium Increase (2nd paragraph).

2. Variable brackets should be installed for each of the second and third phase increase sentences and those brackets listed and fully explained on the Statement of Variability.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

The Statement of Variability has been revised.

Related Objection 3

Applies To:

- Statement of Variable (Supporting Document)

*Comments: 2nd Page under blue box, "** Current Premium information....". Please add and explain the bracketed term, "[COMPLETE DATE]" to the Statement of Variability.*

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

While we do have language in the letter noting that MetLife has the right to increase rates in the future, subject to applicable laws, as well as the statement that VA has reviewed our rate increase request, and has found to be compliant with applicable VA laws and regulations, we prefer to fully disclose to the insured what our requested increase was, and if the Bureau authorized less than what we requested, we want the insureds to know of our intent to file for an additional rate increase.

Related Objection 4

Applies To:

- Statement of Variable (Supporting Document)

Comments: Please explain the reason for the inclusion of the bracketed statement described on your Statement of Variability, "Under Things to Consider the bracketed sentence will only appear in the letter if the Bureau offers us a percentage that is less than what we requested in our filing." The Virginia Bureau of Insurance approves rate requests that are found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance.

The policyholder letter notification should provide an explanation about the Company's plans for future rate increases. That language should not be variable.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

My apologies, I have removed that bullet. There are no enclosures after the FAQs.

Related Objection 5

Applies To:

- Statement of Variable (Supporting Document)

Comments: Under Frequently Asked Questions (FAQs) please explain the inclusion of the third bullet point as we did not see any brackets around Enclosures.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Comments:

We believe all objection responses have been addressed and the appropriate revisions made.

Related Objection 6

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please review the objections for PH-LTR-VA (2019) and check the form PH-LTR-P2-VA letter and Statement of Variability to determine if similar objections would apply and make the appropriate revisions.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

The objections in this letter relate to the Statements of Variability, which have been revised. There have been no further changes to the policyholder letter; we believe all the Bureaus concerns have been addressed so far. The John Doe letter currently in SERFF has not changed.

Related Objection 7

Comments: Please provide a revised John Doe Letter for each of the policyholder notification letter after the revisions are made.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

Yes, I confirm it is our intention to utilize the policyholder letters forms for the rate revision filings noted above.

Related Objection 8

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Comments: Please confirm that it is the Company's intention to utilize the policyholder notification letter forms PH-LTR-VA (2019) and PH-LTR-P2-VA (2019) for the following rate revision filings:

META-130643279;

META-130643303;

META-131864670;

META-131864657; and

META-131864567

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

There are three rate filings that are certified as partnership policies, and may have insureds with these policies: 1)META-130643303; 2)META-131864670; and 3)131864657.

Related Objection 9

Comments: Please advise if any of the following rate filings have any partnership policies and if there are, under which SERFF Tracking Number the partnership policies exist.

- META-130643279

- META-130643303

- META-131864670

- META-131864657

- META-131864567

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection response letter 2019-08-08
Comments:	Please see attached Objection response letter 2019-08-08.
Attachment(s):	VA VIP1 Response to Objection Dated 2019-8-9.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please contact me with any further questions or concerns. Thank you for your timely response and consideration.

Sincerely,

Gina Jisonna
Manager, Product Development

Sincerely,
Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/25/2019
Submitted Date	04/25/2019

Dear Bill Dismore,

Introduction:

The following is our response to your objection letter dated April 22, 2019:

Response 1

Comments:

The objection does not seem to correspond to the latest version of the policyholder letter. We are removing all prior versions from the filing and resubmitting revised letters, EOVs and John Doe versions to eliminate any possible cause for confusion. The updated letters are all inclusive of your departments latest recommendations and approved language. The templates also include variability for all possible filing requests (i.e., increases with or without proposed phased implementation; increases with or without landing spot offers). The updated forms can be found in this filing on the Forms tab for your review and approval.

We are also updating the following filings with the same revised forms:

META-130643303

META-131864670

META-131864657

META-131864567

The forms will be included on the Supporting Documentation tab in each of the above filings.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please bracket the percentages shown in the 2nd and 3rd paragraphs. The Explanation of Variability provides an explanation for the 2nd paragraph percentage. The EOv should expand the explanation to include the percentages shown in the 3rd paragraphs.

Changed Items:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				
Supporting Document Schedule Item Changes					
Satisfied - Item:	Removed				
Comments:	Removed				
Attachment(s):					
<i>Previous Version</i>					
Satisfied - Item:	<i>EOV_VIP1 PH Letter_for VA Objection</i>				
Comments:	<i>Please see the attached revised EOV_VIP1 PH Letter for VA Objection</i>				
Attachment(s):	<i>EOV_VA Insured RA ltr Revised.pdf</i> <i>EOV_VA Insured RA ltr Revised - Phase 2.pdf</i>				
<i>Previous Version</i>					
Satisfied - Item:	<i>EOV_VIP1 PH Letter_for VA Objection</i>				
Comments:	<i>Please see the attached EOV_VIP1 PH Letter for VA Objection</i>				
Attachment(s):	<i>EOV_VIP1 PH Letter_for VA Objection.pdf</i>				

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached revised EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VA Insured RA ltr Revised.pdf EOV_ VA Insured RA ltr Revised - Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VIP1 PH Letter_for VA Objection.pdf</i>

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Policyholder Letter FAQ's</i>
Attachment(s):	<i>VA_ Insured RA ltr FAQs.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached revised EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VA Insured RA ltr Revised.pdf EOV_ VA Insured RA ltr Revised - Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VIP1 PH Letter_for VA Objection.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Policyholder Letter FAQ's</i>
Attachment(s):	<i>VA_ Insured RA ltr FAQs.pdf</i>
Satisfied - Item:	Response Letter 4.25.2019
Comments:	Attached is the Response Letter 4.25.2019
Attachment(s):	VA VIP1 Response to Objection Dated 2019-4-22.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached revised EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VA Insured RA ltr Revised.pdf EOV_ VA Insured RA ltr Revised - Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VIP1 PH Letter_for VA Objection.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Policyholder Letter FAQ's</i>
Attachment(s):	<i>VA_ Insured RA ltr FAQs.pdf</i>
Satisfied - Item:	Response Letter 4.25.2019
Comments:	Attached is the Response Letter 4.25.2019
Attachment(s):	VA VIP1 Response to Objection Dated 2019-4-22.pdf
Satisfied - Item:	Statement of Variable
Comments:	Attached is the Statement of Variable
Attachment(s):	EOV_ VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_ VA PH ltr_W_WO LS_Phase 2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_ PH Letter_for VA Objection 9-2016.pdf</i>

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached revised EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VA Insured RA ltr Revised.pdf EOV_ VA Insured RA ltr Revised - Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VIP1 PH Letter_for VA Objection.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Policyholder Letter FAQ's</i>
Attachment(s):	<i>VA_ Insured RA ltr FAQs.pdf</i>
Satisfied - Item:	Response Letter 4.25.2019
Comments:	Attached is the Response Letter 4.25.2019
Attachment(s):	VA VIP1 Response to Objection Dated 2019-4-22.pdf
Satisfied - Item:	Statement of Variable
Comments:	Attached is the Statement of Variable
Attachment(s):	EOV_ VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_ VA PH ltr_W_WO LS_Phase 2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_ PH Letter_for VA Objection 9-2016.pdf</i>

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Explanation of Variable for the Policyholder Letter FAQ's</i>
Attachment(s):	<i>EOV_VA_RA ltr_FAQs.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached revised EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VA Insured RA ltr Revised.pdf EOV_ VA Insured RA ltr Revised - Phase 2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_ VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_ VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_ VIP1 PH Letter_for VA Objection.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Policyholder Letter FAQ's</i>
Attachment(s):	<i>VA_ Insured RA ltr FAQs.pdf</i>
Satisfied - Item:	Response Letter 4.25.2019
Comments:	Attached is the Response Letter 4.25.2019
Attachment(s):	VA VIP1 Response to Objection Dated 2019-4-22.pdf
Satisfied - Item:	Statement of Variable
Comments:	Attached is the Statement of Variable
Attachment(s):	EOV_ VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_ VA PH ltr_W_WO LS_Phase 2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variable</i>
Comments:	<i>Attached is the Statement of Variable</i>
Attachment(s):	<i>EOV_ PH Letter_for VA Objection 9-2016.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	

Previous Version

Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Explanation of Variable for the Policyholder Letter FAQ's</i>
Attachment(s):	<i>EOV_ VA_ RA ltr_FAQs.pdf</i>

Satisfied - Item:	Policyholder Letter Updated John Doe Version
Comments:	Please see attached Policyholder Letter Updated John Doe Version
Attachment(s):	VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf VA PH ltr W_WO LS_Phase 2 - John Doe.pdf

Previous Version

Satisfied - Item:	<i>Policyholder Letter FAQs John Doe Version</i>
Comments:	<i>Please see attached the Policyholder Letter FAQs John Doe Version</i>
Attachment(s):	<i>VA_ Insured RA ltr FAQs - John Doe.pdf</i>

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH Ltr_W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston
2	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA PH Ltr_W_WO LS_Phase 2.pdf	Date Submitted: 04/25/2019 By: Cory Johnson

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Please contact me with any further questions or concerns. Thank you for your timely response and consideration.

Sincerely,

Gina Jisonna
MetLife Long Term Care
Manager, Product Development
860-656-3809

Sincerely,
Cory Johnson

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/04/2019
Submitted Date	04/04/2019

Dear Bill Dismore,

Introduction:

We are in receipt of your Objection March 8, 2019 in connection with the above-captioned submission.

Response 1

Comments:

[MetLife Response] Section 12 of the Actuarial Memorandum states the following:

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

We respectfully request a call for a more detailed discussion on this matter.

Related Objection 1

Applies To:

- Response Letter 1.5.2018 (Supporting Document)

Comments: Response to Objection 3.

For the pre-rate stability block, please revise the actuarial memorandum and the proposed rates for 0% increase. The future loss ratio, after deducting active life reserves is below 60%. 14VAC5-200-150 B. does not allow for an increase when the future loss ratio is less than 60%.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	LSE Description
Comments:	Please see attached the LSE Description
Attachment(s):	LSE description - VIP1.pdf

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
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Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA ILTC chk1st.pdf</i>

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Comments:	
Attachment(s):	<i>VA ILTC chk1st.pdf</i>
Satisfied - Item:	Filing Letter and Response 2019-04-04
Comments:	Attached is the revised Filing Letter and Response 2019-04-04
Attachment(s):	VIP1_Filing Letter_ Obj Response_Landing Spots_Rate Action 2019.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Filing Letter</i>
Comments:	

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
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No Form Schedule items changed.

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 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	REMOVED	L	Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES		04/04/2019 By: Cherise Livingston
Previous Version						
1	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%.pdf,	09/07/2017 By: Robert Waldron
Previous Version						
1	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%.pdf,	05/03/2017 By: Robert Waldron
Previous Version						
1	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 2	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
2	REMOVED		Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES		04/04/2019 By: Cherise Livingston
Previous Version						

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Rate/Rule Schedule Item Changes						
2	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3- 17.87%.pdf,	09/07/2017 By: Robert Waldron
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2	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3- 17.87%.pdf,	05/03/2017 By: Robert Waldron
Previous Version						
2	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 3	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston
3	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3- 17.87%.pdf,	04/04/2019 By: Cherise Livingston
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Rate/Rule Schedule Item Changes						
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3	VA_VIP1_rates_59.15 % Increase Post-RS Phase 1	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post-RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
4	REMOVED		Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES		04/04/2019 By: Cherise Livingston
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4	VA_VIP1_rates_63.76 %Increase_Post-RS_Phase2-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post-RS_Phase2-17.87%.pdf,	05/03/2017 By: Robert Waldron
Previous Version						
4	VA_VIP1_rates_59.15 % Increase Post-RS Phase 2	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post-RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
5	REMOVED		Other	Previous State Filing Number: Rate Action Other		04/04/2019 By: Cherise Livingston

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
				Explanation: REMOVED PRIOR RATES		
<i>Previous Version</i>						
5	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3- 17.87%.pdf,	09/07/2017 By: Robert Waldron
<i>Previous Version</i>						
5	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3- 17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
5	VA_VIP1_rates_59.15 % Increase Post-RS Phase 3	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston
6	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase2- 17.87%.pdf, VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3- 17.87%.pdf,	04/04/2019 By: Cherise Livingston
<i>Previous Version</i>						
6	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf,	09/07/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
<i>Previous Version</i>						
6	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase1- 17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
6	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 1	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre- RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
<i>Previous Version</i>						
6	VA_VIP1_rates_59.15 %Increase	LTC-FAC-VA, LTC- VAL-VA, LTC-IDEAL- VA, LTC-PREM-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 42	VA_VIP1_rates_59.15 %Increase.pdf,	07/07/2016 By: Robert Waldron
7	VIP1 Landing Spot Rating Factors	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 63.76	VIP1_Landing_Spot_R ating_Factors.pdf,	04/04/2019 By: Cherise Livingston

Response 2

Comments:

[MetLife Response] Please see attached chart in the Response Letter 2019-04-04. You can find more detail in Exhibit I from the original filing.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: VIP1_2015_ActMemo_Rate Stability - VA (Pre-rate)

VIP1_2015_ActMemo_Rate Stability - VA (Post-rate)

Please provide a chart, separated by Pre and Post, illustrating the projected lifetime loss ratio if the rate increase is approved as compared to if it is not approved.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

[MetLife Response] An updated Filing Status Summary has been included.

Related Objection 3

Applies To:

- Filing Status Rate Summary (Supporting Document)

Comments: Please update the Filing Status Rate Summary originally submitted 09/2016 to the most current version.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

[MetLife Response]

1)

a.Current Nationwide Cumulative Rate Increase Average: 72.01%

b.Current Virginia Cumulative Rate Increase Average: 42%

2)Virginia Cumulative Rate Increase Average if proposed 63.76% increase is approved: About 132.54%. (Note: Because the current increase will be phased over three years, it is actuarially equivalent to a 59.2% increase. A 59.2% rate increase would result in a Virginia cumulative increase amount of about 126%.)

Related Objection 4

Applies To:

- Filing Status Rate Summary (Supporting Document)

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Comments: 1) Provide the current nationwide and Virginia cumulative rate increase average.

2) Provide the Virginia cumulative rate increase average if the proposed rate increase is approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

[MetLife Response] The Rate Request summary has been updated as requested.

Related Objection 5

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf

VA VIP 1 POST - Rate Request Summary 12-31-14.pdf

Please revise the Rate Request Summary documents to reflect the cumulative increase and the annual % increase for each year in the series. For example, "A series of 3 annual increases of 17.87% for a total increase of 63.76%.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Attached is the revised Long Term Care Insurance Rate Request Summary
Attachment(s):	VA VIP 1 PRE - Rate Request Summary.pdf VA VIP 1 POST - Rate Request Summary.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Attached is the revised Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Attached is the revised Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA ILTC chklst.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

[MetLife Response] SERFF has been updated accordingly.

Related Objection 6

Comments: Rate/Rule Schedule

When submitting proposed rates under the rate action information, provide a line for the pre-rate stability block rate request and a separate line for the post-rate stability block. The links to the proposed rate pages can be attached to the appropriate block, even if there is a series of rate increases requested.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

Thank you for your timely response and consideration.

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Sincerely,
Cherise Livingston

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/05/2018
Submitted Date	01/05/2018

Dear Bill Dismore,

Introduction:

Ms. Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re:Objection Letter Dated October 12, 2017
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)

Dear Ms. Houser:

Thank you for your response dated October 12, 2017. Here are some answers to your questions:

Response 1

Comments:

All prior versions of the policyholder letter (PH-LTR-VA) have been removed from this filing. The revised letters (VA Insured RA ltr Revised 7 VA Insured RA ltr Revised Phase 2) and corresponding explanations of variability (EOV) can be found in SERFF Filing META-130643303. A copy of each explanation of variability has also been included in Supporting Documentation in this filing.

Two separate letters have been included in SERFF Filing META-130643303 with a statement of variability for each. An Explanation of Variability for each has also been included in Supporting Documentation in this filing.

The changes have been made accordingly.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Comments: The policyholder letter attached to the Form Schedule has the same policy form number as attached to META-130643303. Since we cannot approve a form with the exact same form number, change the form number in the lower left hand corner or the Company may amend one of the letters in the two filings to have the appropriate variability so that the same letter may be used for both filings. If that is the Company's intent, please remove the policyholder letter from one of the filings and provide a statement of variability applicable to both filings.

Assuming the Company wishes to have separate letters for each filing, it does not appear any variability has been added to the letter so that it may be used when the second or third implementation is to occur. A second or third letter may be used and should be submitted for review OR this letter may contain a variable paragraph which will only be used when sending the second or third notice. Please address.

The letter must be in its final version for review. As a result, under "Cancel your coverage" remove the language "Insert for insureds with no nonforfeiture feature", "Insert for insureds with no nonforfeiture feature (applies to insured with CBUL)" and "Insert for letters to insureds who have an existing NF benefit" since this language will not appear in the letter. Each paragraph should have a beginning bracket. Please amend the statement of variability to indicate paragraph 1, 2 or 3 will appear depending upon the specific benefits provided in the policy.

If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 1
Comments:	Attached is the Attachment 1
Attachment(s):	Attachment 1 Obj 2017-10-12.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 1
Comments:	Attached is the Attachment 1
Attachment(s):	Attachment 1 Obj 2017-10-12.pdf

Satisfied - Item:	Response Letter 1.5.2018
Comments:	Attached is the Response Letter 1.5.2018
Attachment(s):	VA VIP1 Response to Objection Dated 2017-10-12.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 1
Comments:	Attached is the Attachment 1
Attachment(s):	Attachment 1 Obj 2017-10-12.pdf
Satisfied - Item:	Response Letter 1.5.2018
Comments:	Attached is the Response Letter 1.5.2018
Attachment(s):	VA VIP1 Response to Objection Dated 2017-10-12.pdf
Satisfied - Item:	EOV_VIP1 PH Letter_for VA Objection
Comments:	Please see the attached revised EOV_VIP1 PH Letter for VA Objection
Attachment(s):	EOV_VA Insured RA ltr Revised.pdf EOV_VA Insured RA ltr Revised - Phase 2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_VIP1 PH Letter_for VA Objection.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 1
Comments:	Attached is the Attachment 1
Attachment(s):	Attachment 1 Obj 2017-10-12.pdf
Satisfied - Item:	Response Letter 1.5.2018
Comments:	Attached is the Response Letter 1.5.2018
Attachment(s):	VA VIP1 Response to Objection Dated 2017-10-12.pdf
Satisfied - Item:	EOV_VIP1 PH Letter_for VA Objection
Comments:	Please see the attached revised EOV_VIP1 PH Letter for VA Objection
Attachment(s):	EOV_VA Insured RA ltr Revised.pdf EOV_VA Insured RA ltr Revised - Phase 2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>EOV_VIP1 PH Letter_for VA Objection</i>
Comments:	<i>Please see the attached EOV_VIP1 PH Letter for VA Objection</i>
Attachment(s):	<i>EOV_VIP1 PH Letter_for VA Objection.pdf</i>
Satisfied - Item:	Explanation of Variable for the Coverage Change Form
Comments:	Attached is the Explanation of Variable for the Coverage Change Form
Attachment(s):	EOV_Coverage Change Form Revised VA.pdf

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate/Rule Schedule items changed.

Response 2

Comments:

We confirm this form is not attached and becomes a part of the policy. Please note that we recently changed the format of our policyholder letter and coverage change form. We are also including with this filing, a copy of our revised Coverage Change Form and corresponding explanation of variability for your approval.

Related Objection 2

Applies To:

- IB RA Coverage Change form for VA objection (Supporting Document)

Comments: Thank you for your response to our objection 7 regarding the Long Term Care Insurance Coverage Change Form; however, part of our objection remains unresolved. Please confirm this form is not attached and becomes a part of the policy.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	IB RA Coverage Change form
Comments:	Please see the attached revised IB RA Coverage Change form
Attachment(s):	Coverage Change Form Revised VA.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>IB RA Coverage Change form for VA objection</i>
Comments:	<i>Please see the attached IB RA Coverage Change form</i>
Attachment(s):	<i>VIP1, VIP2, LSA IB RA Coverage Change form for VA objection.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see attachments.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: It does not appear the Company has company provided 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 for the pre-stability block as requested. As noted in 14VAC5-200-150 B due consideration should be given to all relevant factors include policy reserves. Please provide this information as requested.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Thank you for your timely response and consideration.

Sincerely,

*Gina Jisonna
Manager, Product Development
Sincerely,
Cherise Livingston*

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/07/2017
Submitted Date	09/07/2017

Dear Bill Dismore,

Introduction:

September 7, 2017

*Ms. Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157*

*Re: Objection Letter Dated June 7, 2017
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)*

Dear Ms. Houser:

Thank you for your response dated June 7, 2017. Here are some answers to your questions:

Response 1

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

- 1.Attachment 6 shows total claim count for incidence of 4,108 but has a count of 17,876 for claim terminations. Are these based on different datasets? Please reconcile.
Incidence and claim continuance (terminations) are both analyzed using MetLifes own historical experience. Claim terminations require much more data due to the span of data points (incidence is a singular occurrence but terminations span years with many possible outcomes over time from the single claim). The larger amount of data needed to analyze claim terminations experience requires combining similar data from other MetLife LTC business to obtain enough credible data for the analysis. Incidence rates are based solely on the experience of the individual business while claim termination experience includes data from MetLifes TIAA and Group blocks.
- 2.Please provide in Excel format a calculation of the expected lifetime loss ratio based on all original assumptions including the original premium scale, but using the actual mix of business based on policies issued rather than the assumed mix of business.
Please see Attachment 10.
- 3.It appears that when the projections were revised to include additional historical data through 12/31/2015, the subtotal formulas were not updated to include calendar year 2015 in the past accumulation. Please revise all projections affected by this error, including 58/85 and 60/80 tests.
Please see revised Exhibit I/II.
- 4.The demonstration of compliance with 14VAC5-200-150.B. in Exhibit II* (60/80 Test) appears to be ignoring the component of premium related to the prior authorized increase of 42%. Please check the calculations and revise as necessary.
Please see revised Exhibit II.
- 5.Since there are no rates attached to form LTC-CBL-VA, please remove from the Affected Form Numbers in the Rate/Rule Schedule.
This form has been removed from the Affected Form Numbers in the Rate/rule Schedule.
- 6.We are unable to locate the rates for the LTC-NF-VA rider in the rate attachment in the Rate/Rule Schedule. The premium factors do appear in Supporting Documentation. Please add this to the Rate/Rule Schedule even though the factor may not be changing. The premium the individual will pay for this benefit will increase since it is based on rates that are being revised and, as such, should be approved.
The Premium Factors have been attached (see attachment: LTC-NF-VA - Adjustment Factors) and added to the Rate/Rule Schedule.
- 7.Thank you for providing a copy of the Long Term Care Insurance Coverage Change Form. Please confirm this form is not attached and becomes a part of the policy. We note the name of the company is bracketed on the form. Although such forms may not be subject for approval, please provide a copy of the Statement of Variability in Supporting Documentation.
The company name was bracketed as a whole block with the address for the purpose of updating the address as needed based on internal procedures. The company name would not change. The remaining bracketing on the form reflects areas to be updated to reflect the individuals specific plan design.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Pre-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Pre-RS Objection 2017-06-07 Response_values.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Pre-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Pre-RS Objection 2017-06-07 Response_values.pdf

Satisfied - Item:	VA VIP1 Post-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Post-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Post-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Post-RS Objection 2017-06-07 Response_values.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Pre-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Pre-RS Objection 2017-06-07 Response_values.pdf

Satisfied - Item:	VA VIP1 Post-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Post-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Post-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Post-RS Objection 2017-06-07 Response_values.pdf

Satisfied - Item:	VA VIP1 Response to Objection Dated 2017-06-07 (Revised)
Comments:	Please see the attached VA VIP1 Response to Objection Dated 2017-06-07 (Revised)
Attachment(s):	VA VIP1 Response to Objection Dated 2017-06-07 (Revised).pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Pre-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Pre-RS Objection 2017-06-07 Response_values.pdf
Satisfied - Item:	VA VIP1 Post-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Post-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Post-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Post-RS Objection 2017-06-07 Response_values.pdf
Satisfied - Item:	VA VIP1 Response to Objection Dated 2017-06-07 (Revised)
Comments:	Please see the attached VA VIP1 Response to Objection Dated 2017-06-07 (Revised)
Attachment(s):	VA VIP1 Response to Objection Dated 2017-06-07 (Revised).pdf
Satisfied - Item:	EOV_VIP1 PH Letter_for VA Objection
Comments:	Please see the attached EOV_VIP1 PH Letter for VA Objection
Attachment(s):	EOV_VIP1 PH Letter_for VA Objection.pdf

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
<i>Previous Version</i>								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
<i>Previous Version</i>								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase1-17.87%.pdf,	09/07/2017 By: Robert Waldron
<i>Previous Version</i>						
1	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase1-17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 1	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 %Increase	LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 42	VA_VIP1_rates_59.15 %Increase.pdf,	07/07/2016 By: Robert Waldron
2	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%.pdf,	09/07/2017 By: Robert Waldron
<i>Previous Version</i>						
2	VA_VIP1_rates_63.76 %Increase_Pre-	LTC-VAL-VA, LTC-IDEAL-VA, LTC-	Revised	Previous State Filing Number:	VA_VIP1_rates_63.76 %Increase_Pre-	05/03/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
	RS_Phase2-17.87%	PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA		MILL-125913535 Percent Rate Change Request: 63.76	RS_Phase2-17.87%.pdf,	
Previous Version						
2	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 2	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre- RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
3	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3-17.87%.pdf,	09/07/2017 By: Robert Waldron
Previous Version						
3	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre- RS_Phase3-17.87%.pdf,	05/03/2017 By: Robert Waldron
Previous Version						
3	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 3	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston
4	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1-17.87%.pdf,	09/07/2017 By: Robert Waldron
Previous Version						
4	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA,	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1-17.87%.pdf,	05/03/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
		LTC-NF-VA		Request: 63.76		
Previous Version						
4	VA_VIP1_rates_59.15 % Increase Post-RS Phase 1	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
5	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2- 17.87%.pdf,	09/07/2017 By: Robert Waldron
Previous Version						
5	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2- 17.87%.pdf,	05/03/2017 By: Robert Waldron
Previous Version						
5	VA_VIP1_rates_59.15 % Increase Post-RS Phase 2	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
6	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3- 17.87%.pdf,	09/07/2017 By: Robert Waldron
Previous Version						
6	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3- 17.87%.pdf,	05/03/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
Previous Version						
6	VA_VIP1_rates_59.15 % Increase Post-RS Phase 3	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston
7	LTC-NF-VA - Adjustment Factors	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	LTC-NF-VA - Adjustment Factors.pdf,	09/07/2017 By: Robert Waldron

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Sincerely,
Robert Waldron

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/03/2017
Submitted Date	05/03/2017

Dear Bill Dismore,

Introduction:

Janet Houser

Virginia Bureau of Insurance
State Corporation Commission
1300 East Main Street
Richmond, VA 23219

Re:Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-VA, et al.
SERFF Tracking # - META-130643279

Dear Ms. Houser:

Thank you for your response dated December 8, 2016. Here are the answers to your questions:

Response 1

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

Related Objection 1

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Because policy forms with the same form number may only be reviewed and filed once, please remove this letter to Supporting Documentation. The review of this letter is being handled under SERFF tracking number META-130643303.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes

Satisfied - Item:	Nonforfeiture Coverage Rider
Comments:	Please see the attached referenced Nonforfeiture Coverage Rider
Attachment(s):	LTC-NF-VA.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Nonforfeiture Coverage Rider
Comments:	Please see the attached referenced Nonforfeiture Coverage Rider
Attachment(s):	LTC-NF-VA.pdf

Satisfied - Item:	Objection Response
Comments:	Please see the attached objection response
Attachment(s):	VA VIP 1 Objection 2016-12-08 META-130643279.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Nonforfeiture Coverage Rider
Comments:	Please see the attached referenced Nonforfeiture Coverage Rider
Attachment(s):	LTC-NF-VA.pdf

Satisfied - Item:	Objection Response
Comments:	Please see the attached objection response
Attachment(s):	VA VIP 1 Objection 2016-12-08 META-130643279.pdf

Satisfied - Item:	IB RA Coverage Change form for VA objection
Comments:	Please see the attached IB RA Coverage Change form
Attachment(s):	VIP1, VIP2, LSA IB RA Coverage Change form for VA objection.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
<i>Previous Version</i>								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

Related Objection 2

Applies To:

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 1, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)
- VA_VIP1_rates_59.15% Increase Pre-RS Phase 2, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)
- VA_VIP1_rates_59.15% Increase Pre-RS Phase 3, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)
- VA_VIP1_rates_59.15% Increase Post-RS Phase 1, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)
- VA_VIP1_rates_59.15% Increase Post-RS Phase 2, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)
- VA_VIP1_rates_59.15% Increase Post-RS Phase 3, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA] (Rate)

Comments: In reviewing the previous rate filing MILL-125913535, forms LTC-CBL-VA and LTC-NF-VA do not appear. In our review, we have found that both forms were approved in 2002 and neither has had a rate increase. Do you agree?

Please attach a copy of the original rates for these two forms to Supporting Documentation.

We cannot find the rates for these two riders on the rate attachments in the Rate/Rule Schedule. Please attach.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

No Form Schedule items changed.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase1-17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 1	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 %Increase	LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 42	VA_VIP1_rates_59.15 %Increase.pdf,	07/07/2016 By: Robert Waldron
2	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase2-17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
2	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 2	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
3	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase3-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA,	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change	VA_VIP1_rates_63.76 %Increase_Pre-RS_Phase3-17.87%.pdf,	05/03/2017 By: Robert Waldron

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
		LTC-NF-VA		Request: 63.76		
<i>Previous Version</i>						
3	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 3	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston
4	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase1- 17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
4	VA_VIP1_rates_59.15 % Increase Post-RS Phase 1	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
5	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase2- 17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						
5	VA_VIP1_rates_59.15 % Increase Post-RS Phase 2	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
6	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3-17.87%	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76 %Increase_Post- RS_Phase3- 17.87%.pdf,	05/03/2017 By: Robert Waldron
<i>Previous Version</i>						

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
6	VA_VIP1_rates_59.15 % Increase Post-RS Phase 3	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston

Response 3

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

Related Objection 3

Applies To:

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please attach a copy of the Coverage Change form to Supporting Documentation.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Related Objection 4

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for your reply to our objection regarding the Long Term Care Rate Request Summary. Although the information explaining the reason for the rate increase is found in the Actuarial Memorandum, our objection has not been resolved. Please attach a brief narrative to the LTC summary. This form will be available on our website for consumers to view and obtain an explanation for the rate increase. It should be in presented in consumer friendly language and explain what assumptions have changed and why since the policy was initially priced and what effect this has on rates.

Also, the form should be updated to reflect all the form numbers affected by this rate increase.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Attached is the revised Long Term Care Insurance Rate Request Summary
Attachment(s):	VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Attached is the revised Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA ILTC chk1st.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Related Objection 5

Applies To:

- call center scripting (Supporting Document)

Comments: Thank you for providing the call center scripting. In reviewing this, there are concerns as follows:

5A should clearly state for Virginia, the policyholder will receive at least a 75 day notice prior to the rate implementation.

Although the company does have the right to request rate increases, item 7 should include a comment that any rate increase would be subject to review and approval of the Virginia State Corporation Commission.

Item 13 should be expanded to include that in no event will the paid up value exceed the maximum benefit would be payable if the policy had remained in a premium paying status.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	call center scripting
Comments:	please see the attached revised call center scripting
Attachment(s):	Call Center Scripting _IB.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>call center scripting</i>
Comments:	<i>please see the attached call center scripting</i>
Attachment(s):	<i>Obj 5 - Call Center Scripting _IB.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

Related Objection 6

Applies To:

- Ideal Policy (Supporting Document)

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Comments: Comments:

Thank you for the information regarding how the policy is updated. This is currently under review and if there are any concerns, we will notify you as soon as possible.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please see the complete response on the Supporting Documentation tab due to character limitation here.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update all projections to include experience through 12/312015.

2. Please provide in Excel format a loss ratio exhibit assuming the requested premiums had been in effect from inception of the policies.
3. Please provide in Excel format a projection of future experience utilizing the actual policies in force at the projection date, but utilizing original assumptions for mortality, lapse, morbidity and interest from the projection date forward and utilizing the original premium scale excluding all rate increases, even if already approved.
4. Please provide an A/E analysis on each assumption (morbidity, mortality, lapse) with expected on both original and current assumption basis.
5. Please provide in Excel format an exhibit showing all previous rate increases, status of existing rate increase requests in each state, and the cumulative approved increase in each state. Also include the in force annualized premium for each state.
6. Please provide a detailed explanation of the source data and actuarial review performed in setting each assumption. If outside data sources were utilized, please discuss any adjustments made to reflect the company's unique business.
7. Please provide a discussion of the credibility of the data underlying the current assumptions.
8. Both the 60/80 test for pre-stability and the 58/85 test for post-stability must use projections which do not include benefit downgrades or anti-selective lapses. Please revise these tests and provide supporting exhibits.

We understand the rationale presented regarding increases in the active life reserves based on revised assumptions. If the Company so chooses, it may submit the active life reserve based on original assumptions which would have been held at the projection date for both pre-stability and post-stability subsets of the business.

Changed Items:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9
Comments:	Please see the attached VA VIP1 Pre & Post Objection Responses containing Exhibits 1 & 2 and Attachments 1-9.
Attachment(s):	VA VIP1 Post Objection Responses - Exhibit 1&2-Attachments 1-9.pdf VA VIP1 Pre Objection Responses - Exhibit 1&2-Attachments 1-9.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your attention to this filing.

Sincerely,

Gina Jisonna

Sincerely,

Robert Waldron

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/01/2016
Submitted Date	12/01/2016

Dear Bill Dismore,

Introduction:

Dear Ms. Houser:

Thank you for your response dated August 1, 2016. Here are the answers to your questions:

Response 1

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

- 1)The full name & form number has been added to policyholder letter.
- 2)A certification of Compliance has been included with our response.
- 3)We prefer to submit one letter. A statement of variability is included with our response.
- 4)The recommended change has been made.
- 5)The change has been made.
- 6)We wish to use one letter; brackets have been placed around the percentages.
- 7)The sentence has been revised as follows: Decreases in coverage can be made at any time, per the provisions of your policy.
- 8)The change has been made.
- 9)Suggested language added to the policyholder letter.
- 10)Brackets have been removed around this sentence.
- 11)The minimum benefit duration that an insured can reduce his benefit to is 2 years.
- 12)If the policyholder coverage lapses at any time between the date of the policyholder notification letter and 120 days following the first due date of the increased premium and whose policies do not include the nonforfeiture option, they will be issued LCUL. Please note the LCUL Endorsement functions the same as CBUL the age restriction has been removed from the LCUL so that regardless of age, a policyholder that lapses during the period noted above will receive the LCUL Endorsement.
- 13)Its important to let the insureds know that if they lapse their coverage and receive the Nonforfeiture Benefit, the Nonforfeiture Benefit will not provide them with the coverage they had when their policies were in-force.
- 14)Confirmed
- 15)In addition to reducing their daily/monthly benefit amount and total lifetime benefit amount, the policyholder may also be able to lengthen their elimination period or drop riders, such as shared care, survivorship, or inflation riders, if applicable. If the policyholders policy includes an inflation rider, such as 5% Automatic Compound, they will be able to reduce that inflation protection rider to a Future Purchase Option rider, which will then give them the ability to accept or decline future inflation protection increases. As it relates to landing spots, we are willing to explore other alternatives, dependent upon the potential rate increase that the VA Department of Insurance will approve.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

16)Please refer to Next Steps, 3rd bullet there is a sentence that states, Should you need more time to decide on a coverage decrease, the provisions of your policy permit you to make decreases at any time.

Related Objection 1

Applies To:

- Policyholder Letter (Supporting Document)

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Comments: The Virginia State Corporation Commission in 2015 adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases as stated in 14 VAC5-200-75 D. As a result, the company will need to submit for review a policyholder notification letter in compliance with the requirements of 14VAC5-200-75. For compliance with this regulation, please address the following concerns:

- 1) For compliance with 14 VAC5-100-50 1 and 2, please attach the policyholder letter to the Form Schedule in SERFF. A form number must appear in the lower left-hand corner of the first page. The full and proper corporate name of the insurer shall prominently appear and may not be variable information in the policyholder letter.*
- 2) Please provide a Certification of Compliance in accordance with 14VAC5-100-40 3.*
- 3) It is not necessary to file separate letters for each requested long term care rate increase provided the filed letter contains the appropriate variability to accommodate various scenarios. Please let us know if the company prefers to submit one letter or a separate letter for each filing. Please provide a statement of variability explaining any bracketed information in the letter.*
- 4) The letter references the full corporate name of the insurer and later as only MetLife. While we do not have a concern regarding this format, the letter should explain that the corporate name may be referred to as MetLife. Our concern would be resolved if the first sentence of the letter were stated as When you purchased your long term care insurance policy from Metropolitan Life Insurance Company (MetLife)...."*
- 5) Please add the words "Virginia's State Corporation" before the word "commission" in the third paragraph. (Please capitalize commission.)*
- 6) Should the company wish to only use one letter as noted above, it should place brackets around 58% in the fourth paragraph. If it does not, please revise the percentage to 59.15% as what has been proposed in this filing.*
- 7) Please remove the language in the fourth paragraph that states "...if applicable, may or may not be available." This language is not in compliance with 14VAC5-200-75 D 2.*
- 8) The letter contains the disclosure that all options may not be of equal value. Since this is a disclosure set forth in 14VAC5-200-75 D 2 b, that information must be emphasized to bring attention to its importance such as highlighting, bolding, or using larger print.*
- 9) 14VAC5-200-75 D 3 requires a clear identification of the driving factors of the rate increase. Please expand upon the explanation that a variation in claims and other key actuarial assumptions have not materialized as expected. Please be more specific as to what assumptions the company is referring and why rates must be increased. Below is an example:*

"Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims."

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

10) It is unclear why the following sentence is bracketed since the options (and not just one option) must be offered in the letter:

"Should you prefer to reduce your policy benefits rather than pay an increased premium, we are providing you with an option (or options) to consider."

11) What is the minimum benefit duration that an insured can reduce his benefit?

12) Under the Cancel your Coverage, please provide more information regarding the Limited Coverage Upon Lapse Following Premium Increase (LCUL). Please explain how it differs from the Contingent Benefit Upon Lapse Nonforfeiture Feature (CBUL) which must be compliant with 14VAC5-200-185 D as revised last year.

13) Please clarify what is meant by the last sentence in the optional paragraph for those insureds who have an existing NF benefit: " (Please note that this limited coverage is not intended to replace coverage you currently have.)"

14) Please confirm the Coverage Change Form is not attached and becomes a part of the contract.

15) Option 4 relates to the potential removal of riders as an option to reduce the impact of the rate increase. In regards to an inflation rider, will the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

16) Please indicate in the letter that options to reduce benefits may occur at any time, not just at the time of a rate increase.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
Previous Version	
Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached Certification of Compliance
Attachment(s):	VACERTFILING.pdf
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
Previous Version	
Satisfied - Item:	Policyholder Letter
Comments:	Attached is the Policyholder Letter
Attachment(s):	VA IB PH Letter_FINAL w LD VIP1_LSA.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>
Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>
Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf
Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
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Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf
Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf
Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>

Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf

Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf

Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf

Satisfied - Item:	Pre-VIP1 Exhibits and Attachments
Comments:	Attached is the Pre-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf

Previous Version

Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	

Previous Version

Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>

Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf

Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf

Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf

Satisfied - Item:	Pre-VIP1 Exhibits and Attachments
Comments:	Attached is the Pre-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.pdf

Satisfied - Item:	Post-VIP1 Exhibits and Attachments
Comments:	

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

	Attached is the Post-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf

Previous Version

Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	

Previous Version

Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>

Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf

Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf

Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf

Satisfied - Item:	Pre-VIP1 Exhibits and Attachments
Comments:	Attached is the Pre-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.pdf

Satisfied - Item:	Post-VIP1 Exhibits and Attachments
Comments:	

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

	Attached is the Post-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.pdf
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	please see the attached revised Actuarial Memorandums
Attachment(s):	VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached ACT memos</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf

Previous Version

Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	

Previous Version

Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>

Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf

Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf

Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf

Satisfied - Item:	Pre-VIP1 Exhibits and Attachments
Comments:	Attached is the Pre-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.pdf

Satisfied - Item:	Post-VIP1 Exhibits and Attachments
Comments:	

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

	Attached is the Post-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	please see the attached revised Actuarial Memorandums
Attachment(s):	VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf

<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached ACT memos</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf</i>

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Attached is the revised Long Term Care Insurance Rate Request Summary
Attachment(s):	VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf

<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA ILTC chklst.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf

Previous Version

Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	<i>Please see the attached Certification of Compliance</i>
Attachment(s):	<i>VACERTFILING.pdf</i>

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	

Previous Version

Satisfied - Item:	<i>Policyholder Letter</i>
Comments:	<i>Attached is the Policyholder Letter</i>
Attachment(s):	<i>VA IB PH Letter_FINAL w LD VIP1_LSA.pdf</i>

Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf

Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf

Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf

Satisfied - Item:	Pre-VIP1 Exhibits and Attachments
Comments:	Attached is the Pre-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.pdf

Satisfied - Item:	Post-VIP1 Exhibits and Attachments
Comments:	

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

	Attached is the Post-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	please see the attached revised Actuarial Memorandums
Attachment(s):	VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf

<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	<i>please see the attached ACT memos</i>
Attachment(s):	<i>VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo_RateStability - VA (Pre-rate).pdf</i>

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Attached is the revised Long Term Care Insurance Rate Request Summary
Attachment(s):	VA VIP 1 PRE - Rate Request Summary 12-31-14.pdf VA VIP 1 POST - Rate Request Summary 12-31-14.pdf

<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA ILTC chk1st.pdf</i>

Satisfied - Item:	Statement of Variable
Comments:	Attached is the Statement of Variable
Attachment(s):	EOV_PH Letter_for VA Objection 9-2016.pdf

SERFF Tracking #:

META-130643279

State Tracking #:

META-130643279

Company Tracking #:

CT15-201 VIP1 (RATE) CJ

State: Virginia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 1	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
<i>Previous Version</i>						
1	VA_VIP1_rates_59.15 %Increase	LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 42	VA_VIP1_rates_59.15 %Increase.pdf,	07/07/2016 By: Robert Waldron
2	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 2	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston
3	VA_VIP1_rates_59.15 % Increase Pre-RS Phase 3	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Pre-RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston
4	VA_VIP1_rates_59.15 % Increase Post-RS Phase 1	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post-RS_Phase1.pdf,	12/01/2016 By: Cherise Livingston
5	VA_VIP1_rates_59.15 % Increase Post-RS Phase 2	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post-RS_Phase2.pdf,	12/01/2016 By: Cherise Livingston

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Rate/Rule Schedule Item Changes						
6	VA_VIP1_rates_59.15 % Increase Post-RS Phase 3	LTC-VAL-VA, LTC- IDEAL-VA, LTC- PREM-VA, LTC-FAC- VA, LTC-CBL-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_59.15 %Increase_Post- RS_Phase3.pdf,	12/01/2016 By: Cherise Livingston

Response 2

Comments:

If an insured requests changes to their policy, a new Schedule of Benefits page is sent with a cover letter. The Schedule of benefits is part of the policy that was approved by the department in 2002 and reflects the effective date of the change. A copy of the policy has been provided. The Schedule of Benefits is located on page 3.

Related Objection 2

Comments: Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes, which in this case, performed via the Coverage Change Form. The policy, itself, must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and/or optional nonforfeiture benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Provided there is sufficient variability, forms only need to be filed for review and approval once to be used on all future filings unless the company wishes to use specific form numbers for each filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Although the 59.15% is the rate action requested, implementation is planned in installments specified below. The Rate/Rule Schedule has been updated to reflect the actuarial equivalence of the increase based on the requested installment phase-in approach.

See Response Letter 12.01.2016 for Equivalence Chart

The approved rates with 20 and 45 day elimination periods under SERFF Tracking # MILL-125913535 are determined by factors of 1.15 and 1.09 applied, respectively, to the corresponding 100 day elimination period rates. The elimination period factors remain the same for the revised rates

Related Objection 3

Applies To:

- VA_VIP1_rates_59.15%Increase, [LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA] (Rate)
- L&H Actuarial Memorandum (Supporting Document)

Comments: According to the filing, the proposed rate increase includes any rider or endorsement forms that were contemporaneously or subsequently approved for use with the 4 policy forms. Please expand the "Affected Form Numbers" in SERFF to include any riders or endorsement forms for which the rates are associated with that form and for which the increase would be applicable. The form number should match exactly the form number as approved in Virginia. The Actuarial Memorandum should be updated accordingly.

Please change the Percent Rate Change Request from 42% to 59.15% under the Rate Action Information on the Rate/Rule Schedule as this information refers to the current request rather than the previous rate filing that was approved.

When comparing the approved rates under SERFF Tracking # MILL-125913535, the rates do not correspond with the revised rates. For example, the previous rates included lower elimination periods. The revised rates lists only 100 day elimination period. Please explain.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

For narrative on the development of original pricing and current best-estimate assumptions, please see sections 5 and 18, of the actuarial memorandum.

Related Objection 4

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Comments: It appears the product checklist was attached in error. Please complete the attached form and attach a brief narrative to summarize the key information used to develop the rates including the main drivers for revised rates.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

The company requests approval for the justifiable amount of the rate increase, 59.15%. Per your suggestion, we plan to implement the actuarial equivalent of that amount in three equal percentage installments of 17.87% each (cumulatively 63.76%).

Related Objection 5

Applies To:

- VA_VIP1_rates_59.15%Increase, [LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA] (Rate)
- L&H Actuarial Memorandum (Supporting Document)
- Policyholder Letter (Supporting Document)

Comments: Please advise if the company wishes to request a series of scheduled rate increase that are actuarially equivalent to a single amount requested over the lifetime of the policy as set forth in 14VAC5-200-150 B and 14VAC5-200-153 B 5.

If so, please advise what the increases would be at each implementation period and amend the Actuarial Memorandum and policyholder letter accordingly.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
<hr/>					
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

- a.Attachment 1 shows the Actual-to-Expected Loss Ratio analysis compared to original assumptions.
- b.Exhibit 1 from the original filing shows Nationwide experience at the currently approved rates in Virginia (top) and at the rates requested (bottom).
- c.Exhibits 1 and 2 are included in an Excel format, as requested. These exhibits are created with output from the Millimans Triton system which is the basis for company projections and valuation.
- d.A current State Rate Action Summary is included with this response. .
- e.Please see Attachment 2.
- f.Please see Attachment 3.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the following for each block separately (pre and post):

- a. An exhibit illustrating an actual to expected analysis based on the original assumptions.
- b. Re-state the nationwide experience using Virginia approved rates.
- c. Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide excel spreadsheets, if possible.
- d. Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.
- e. Please provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale with no increases.
- f. Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.

Changed Items:

No Supporting Documents changed.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

a. The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience (MAE). MetLife interprets moderately adverse conditions as those where aggregate experience deviates unfavorably from the Lifetime Loss Ratio projections by 5% of the gross premiums or more. Although the rate action has been calculated without MAE loads, the certification in the Actuarial Memorandum applies, (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect MAE conditions are realized, no further premium rate schedule increases are anticipated.

b. If the majority of the policies or certificates to which the increase is applicable are eligible for the contingent benefit upon lapse, the insurer shall file:

1. A plan, subject to commission approval, for improved administration or claims processing designed to eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases or to demonstrate that appropriate administration and claims processing have been implemented or are in effect; otherwise the commission may impose the condition in subsection H of this section; and

MetLife believes its current systems and procedures provide efficient and accurate administration of claims:

Business experience MetLife has been in business for more than 20 years in LTC, including years of service on industry panels with regard to long-term care claim administration.

External review MetLifes operations have been reviewed and approved by external customers and insurers.

Internal review MetLife regularly monitors its claims operations. The latest review showed claim accuracy of 99.73% as measured by claim dollars paid against claims reviewed.

Dedicated fraud unit to investigate potential fraudulent claims or billings.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For the post stability block, please provide the following:

a. According to the Actuarial Certification, the projection do not reflect any margins for moderately adverse experience. Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as - projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.

b. How does the company plan to comply with 14VAC5-200-153.G.1.

Changed Items:

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

1.Any conservatism or increase in policy reserves reduces the anticipated loss ratio defined above. Conservatism in ALR assumptions is both regulated and desirable.

a.Provisions for adverse deviation (PfADs) are required in nearly all accounting systems in use throughout the world.

b.Local regulations promulgated by a carriers state of domicile impact reserve levels. In the case of MetLife, New Yorks conservative requirements apply directly to base policy reserves. Asset adequacy testing scenarios have also required significant reserve increases. Widely adopted rules or practices, such as Rate Stability regulations for Long-Term Care business, also affect the Margins.

c.As experience emerges, the policy reserves automatically increase to reflect lower lapse and mortality rates. Unfavorable morbidity developments, common to almost every rate action filing, impact future experience.

2.The formula will affect results at all durations. Reflecting items 1a and 1b above in policy reserves mean the anticipated loss ratio will be below the filed pricing loss ratio (present value of anticipated claims divided by the present value of anticipated premiums) starting with the first policy year and continuing in all later periods. Rate action filings will be acutely affected, since the distortion will be exacerbated by item 1c.

We would note that the formula may cause inequity when applied across the broad array of carriers with different reserve requirements or assumptions. It promotes an unlevel playing field as any carrier who either chooses to fund reserves conservatively or is required to by law will be penalized. Further, the penalty becomes exponentially larger as conservatism increases. We feel this unintended result might be neither fair nor useful.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For the pre-stability block, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Response 9

Comments:

The correct Certification of Compliance has been included with our response.

We apologize for this oversight.

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Related Objection 9

Applies To:

- Certification of Compliance (Supporting Document)

Comments: The Certification refers to South Carolina. Please provide a certification for compliance with 14VAC5-100-40 3.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your attention to this filing.

Sincerely,

Gina Jisonna

Sincerely,

Cherise Livingston

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Amendment Letter

Submitted Date: 12/04/2019

Comments:

Dear Mr. Dismore –

Per your conversation with Tom Reilly on December 4, 2019, the rate history chart has been removed from the policyholder letters.

Thank you for your attention to our filing.

Sincerely,

Gina Jisonna

Changed Items:

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/04/2019 By:
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA_Insured RA ltr FAQs.4-1-19.pdf	Date Submitted: 08/09/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA PH ltr_W_WO LS_W_WO Phase.pdf	Date Submitted: 04/25/2019 By: Cory Johnson
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert

State: Virginia Filing Company: Metropolitan Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance
 Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
								Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 12/04/2019 By:
Previous Version								
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 12/03/2019 By: Cory Johnson
Previous Version								
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/21/2019 By: Cory Johnson
Previous Version								
2	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf	Date Submitted: 11/20/2019 By: Cory Johnson
Previous Version								
2	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA PH ltr_W_WO LS_Phase 2.pdf	Date Submitted: 04/25/2019 By: Cory Johnson

No Rate Schedule Items Changed.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf
Previous Version	
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf
Previous Version	
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf
Previous Version	
Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Insured RA ltr.pdf Jane Doe_VA_Cov Chng Form.pdf
Previous Version	
Satisfied - Item:	Policyholder Letter Updated John Doe Version
Comments:	Please see attached Policyholder Letter Updated John Doe Version
Attachment(s):	VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf VA PH ltr_W_WO LS_Phase 2 - John Doe.pdf
Previous Version	
Satisfied - Item:	Policyholder Letter FAQs John Doe Version
Comments:	Please see attached the Policyholder Letter FAQs John Doe Version
Attachment(s):	VA_Insured RA ltr FAQs - John Doe.pdf

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Amendment Letter

Submitted Date: 11/12/2019

Comments:

Please see the attached revised Explanation of Variable for the Policyholder Letter FAQ's for your review.

Let us know if anything additional would be required to assist in your review of this filing.

Thank you for your attention to our filing.

Gina Jisonna
MetLife Long Term Care
Manager, Product Development
860-656-3809

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanation of Variable for the Policyholder Letter FAQ's
Comments:	Please see attached the revised Explanation of Variable for the Policyholder Letter FAQ's.
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Removed and attached to the Form Schedule tab</i>
Comments:	<i>Removed</i>
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Explanation of Variable for the Policyholder Letter FAQ's</i>
Comments:	<i>Please see attached the Explanation of Variable for the Policyholder Letter FAQ's</i>
Attachment(s):	<i>EOV_VA_RA ltr_FAQs.pdf</i>

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Amendment Letter

Submitted Date: 10/09/2019

Comments:

Dear Mr. Dismore:

Following up on our call earlier in July, we are providing the results demonstrating the lifetime loss ratio by removing the policy reserves (i.e. Active Life Reserve “ALR”) from the incurred claims.

In this submission, we are including the results for all the policy forms or certificates that MetLife has filed with your Department that are still under your review.

If you have any questions regarding these results, please reach out to us. Thank you for your consideration.

Sincerely,

William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	ALR Response
Comments:	Please see the attached in response to ALR.
Attachment(s):	VA Response to ALR.pdf
Satisfied - Item:	Attachment-ALR
Comments:	Please see the following attachment as supplement to our response.
Attachment(s):	Attachments_10082019.pdf

State:

Virginia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Individual Long-Term Care Insurance

Project Name/Number:

2015_2016 Rate Increase Filings/CT15-201 VIP1

Amendment Letter

Submitted Date: 04/19/2019

Comments:

Please see attached Policyholder Letter on the Form Schedule and the Policyholder Letter FAQs John Doe on the Supporting Documentation.

Changed Items:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 04/19/2019 By:
Previous Version								
1	REMOVED		OTH	Other	REMOVED			Date Submitted: 01/05/2018 By: Cherise Livingston
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial		51.000	VA IB PH Ltr VIP1.pdf	Date Submitted: 09/07/2017 By: Robert Waldron
Previous Version								
1	REMOVED	REMOVED	OTH	Other	REMOVED			Date Submitted: 05/03/2017 By: Robert Waldron
Previous Version								
1	Policyholder Letter	PH-LTR-VA	OTH	Initial			VA IB PH Letter.pdf	Date Submitted: 12/01/2016 By: Cherise Livingston

No Rate Schedule Items Changed.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Letter FAQs John Doe Version
Comments:	Please see attached the Policyholder Letter FAQs John Doe Version
Attachment(s):	VA_Insured RA ltr FAQs - John Doe.pdf

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Amendment Letter

Submitted Date: 04/04/2019

Comments:

Please see the revised Filing Letter and Response 2019-04-04

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Filing Letter and Response 2019-04-04
Comments:	Attached is the revised Filing Letter and Response 2019-04-04
Attachment(s):	VIP1_Filing Letter_ Obj Response_Landing Spots_Rate Action 2019.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Filing Letter and Response 2019-04-04</i>
Comments:	<i>Attached is the revised Filing Letter and Response 2019-04-04</i>
Attachment(s):	<i>VIP1_Filing Letter_ Obj Response_Landing Spots_Rate Action 2019.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Filing Letter</i>
Comments:	<i>Attached is the Filing Letter</i>
Attachment(s):	<i>A_Filing Letter_VIP1_Rate Action 2015.pdf</i>

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Amendment Letter

Submitted Date: 05/23/2017

Comments:

Dear Ms. Houser:

As requested in your Note to Filer dated 5/9/17, we are providing Excel versions of the most recent exhibits with working formulas. Please let me know if you need anything further.

Thank you,
Gina Jisonna

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9
Comments:	Please see the attached VA VIP1 Pre & Post Objection Responses containing Exhibits 1 & 2 and Attachments 1-9 in both Excel and PDF formats. The Excel files have been split to accommodate SERFF's file size restrictions
Attachment(s):	VA VIP1 Post Objection Responses - Exhibit 1&2-Attachments 1-9.pdf VA VIP1 Pre Objection Responses - Exhibit 1&2-Attachments 1-9.pdf VA VIP1 Post-RS Objection 2017-12-08 Response-02.xlsx VA VIP1 Pre-RS Objection 2017-12-08 Response-03.xlsx VA VIP1 Post-RS Objection 2017-12-08 Response-01.xlsx VA VIP1 Post-RS Objection 2017-12-08 Response-03.xlsx VA VIP1 Pre-RS Objection 2017-12-08 Response-01.xlsx VA VIP1 Pre-RS Objection 2017-12-08 Response-02.xlsx
<i>Previous Version</i>	
Satisfied - Item:	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9
Comments:	Please see the attached VA VIP1 Pre & Post Objection Responses containing Exhibits 1 & 2 and Attachments 1-9.
Attachment(s):	VA VIP1 Post Objection Responses - Exhibit 1&2-Attachments 1-9.pdf VA VIP1 Pre Objection Responses - Exhibit 1&2-Attachments 1-9.pdf

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Note To Reviewer

Created By:

Cory Johnson on 12/05/2019 03:00 PM

Last Edited By:

Cory Johnson

Submitted On:

12/05/2019 03:00 PM

Subject:

Response to Form Inquiry

Comments:

The enclosures listed in the Policyholder letter will not be changed until reviewed and approved by Virginia.

Thank you,

Gina Jisonna
MetLife Long Term Care

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Note To Filer

Created By:

Bill Dismore on 12/05/2019 02:11 PM

Last Edited By:

Bill Dismore

Submitted On:

12/05/2019 02:11 PM

Subject:

PH-LTR-VA (2019) and PH-LTR-P2-VA

Comments:

As a courtesy, please acknowledge your understanding that by bracketing the Enclosures, the items listed as enclosures cannot be changed without review and approval by the Virginia Bureau of Insurance. Once this acknowledgement is received, we will proceed with the approvals as discussed.

Please call me at (804) 371-9370 should you have any questions.

Regards,

Bill Dismore, APIR
Insurance Market Examiner

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Note To Reviewer

Created By:

Cory Johnson on 12/04/2019 10:15 AM

Last Edited By:

Cory Johnson

Submitted On:

12/04/2019 10:15 AM

Subject:

PH-LTR-P2-VA clarification

Comments:

It was our understanding that the rate increase history chart is a Virginia Requirement to be included. If this information is not required, we would prefer to remove this from the letter.

Thank you for your attention to our filing.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Note To Filer

Created By:

Bill Dismore on 12/04/2019 08:09 AM

Last Edited By:

Bill Dismore

Submitted On:

12/04/2019 08:09 AM

Subject:

Response to Objection - 12/03/2019 for PH-LTR-P2-VA

Comments:

Please clarify that the company wishes to include the Rate History Chart in the PH-LTR-P2-VA policyholder notification form.

Should the Company wish to include this as part of the letter, please be advised that the addition of this form will require additional time to review for compliance with the Virginia regulations.

Should you have any questions, please do not hesitate to contact Bill Dismore at (804) 371-9370.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Note To Filer

Created By:

Bill Dismore on 04/09/2019 07:41 AM

Last Edited By:

Bill Dismore

Submitted On:

04/09/2019 07:59 AM

Subject:

Objection Response - 4/04/2019 - Request for a Conference Call

Comments:

In your objection response noted above you have requested a conference call for a detailed discussion about the anticipated loss ratio (ALR) calculations. The VA BOI had previously raised the concern that the calculations did not factor in the prior rate increase of 42%. A revised Exhibit II was submitted for the pre-stability block but the BOI is unsure if our concerns regarding 14VAC5-200-150 B was addressed by the Company. In order to set up the call please provide the following:

1. Provide options for the date and time for the conference call, with reasonable advance notice.
2. Identify what questions or issues MetLife has so that the Virginia BOI can determine who needs to be on the call.

I can be reached via email at bill.dismore@scc.virginia.gov or my direct line of (804) 371-9370.

Sincerely,

Bill Dismore
Insurance Market Examiner

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Note To Reviewer

Created By:

Robert Waldron on 03/13/2019 10:36 AM

Last Edited By:

Robert Waldron

Submitted On:

03/13/2019 10:36 AM

Subject:

Inflation benefit percentage decreases

Comments:

MetLife would be amenable to offering inflation benefit percentage decreases, where permissible, as an additional rate increase mitigation option to this filing. Please let us know if the Bureau of Insurance wishes us to do so and we will amend this filing accordingly.

Thank you.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Note To Filer

Created By:

Janet Houser on 05/09/2017 09:43 AM

Last Edited By:

Janet Houser

Submitted On:

05/09/2017 09:43 AM

Subject:

Exhibits

Comments:

Please provide Excel versions of the most recent exhibits with working formulas so that we may continue our review.

Thank you.

Janet Houser
804-371-9390

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Reviewer Note

Created By:

Bill Dismore on 12/04/2019 11:41 AM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

PH-LTR-P2-VA clarification

Comments:

The VA Bureau of Insurance had previously agreed to allow the Company to remove the Rate History Chart from the letter. When it was reinserted, we asked for clarification regarding the company's intention.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Reviewer Note

Created By:

Bill Dismore on 12/03/2019 02:45 PM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

Conference Call - 11/27/2019

Comments:

Teleconference call with MetLife to discuss META-13184657 and META-131864670 (VIP2 Form New and Old blocks - rate differentials). The concern was to avoid unfair discrimination. The BOI explained to MetLife that it wants actuarial assurance that the older forms premiums are not equal or higher than the newer form premiums and that the same rate differentials have been maintained.

The status of the policyholder notification letter filed under META-130643279 was also discussed.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Reviewer Note

Created By:

Bill Dismore on 11/22/2019 09:56 AM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

Actuarial Review - Final Summary Report

Comments:

3/08/2018 - received final summary report from ARC.

11/25/2019 - Actuarial review by Shawn Parks of landing spot factors for the reduction of the inflation factor. Actuary concludes, "The methodology is based on the difference between the 0% inflation and the 5% inflation premiums and are interpolated using an exponential curve. I believe the methodology used to derive these factors is mathematically and actuarially reasonable and sound."



SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

March 8, 2019

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

Subject: **SERFF Tracking #META-130643279**

At the request of the Virginia SCC Bureau of Insurance (the “Bureau”), I have reviewed the filing for the above captioned submission from **Metropolitan Life Insurance Company** (the “Company”). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Recommendation

My 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, the Company has demonstrated that the request is in compliance with applicable regulations for the post-stability block. However, the pre-stability block does not pass the future loss ratio test. Therefore, I recommend the Bureau approve the increase only on the post-stability block.

Other Considerations

The Bureau may also wish to consider the following items:

- The requested increase would place the Virginia rates above the nationwide average as discussed in the State Rate Equity section.

Historical Background

These forms were issued in Virginia from September 2002 through March 2006. Since these dates span both pre-rate stability and post-rate stability policies, the Company has split the business into pre-stability and post-stability blocks which we have reviewed according to the requirements of 14VAC5-200-150 or 14VAC5-200-153 as appropriate. One previous increase of 42% was approved in 2010 for all policyholders with issue age less than 70.

As of 9/30/2015 for the pre-rate stability block, there were 351 insureds with \$810K premium in force in Virginia, and 33,696 insureds with annual premiums of \$83.2M

nationwide, making Virginia's pre-stability block approximately 1.0% of the total. For the post-rate stability block, there were 2,383 insureds with \$5.6M premium in force in Virginia, and 36,936 insureds with annual premiums of \$91.1M nationwide, making Virginia's post-stability block approximately 6.2% of the total.

The Company originally requested a single increase of 59.15%, which when combined with the previous 42% increase would produce a cumulative rate increase of 126%. This total cumulative rate increase request (126%) is consistent among the states where the Company has filed for increases, except for states which have filing restrictions.

The Company has since modified the request from a single 59.15% to an actuarially equivalent three-year phased increase of 17.87%, or 63.76% cumulative.

The Company presents the following rationale for this increase: *"As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements."*

Requests were sent to the Company for additional information and the Company's responses clarified issues which arose during the course of my review. The Bureau was involved in all correspondence with the Company.

Methodology

My approach was to a) review the submitted 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 projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Morbidity – The current morbidity assumptions are based on Company experience through 2014. The original assumptions were based on the 1985 and 1995 National Nursing Home Surveys adjusted for differences in benefits and population.

The A/E based on original pricing was 116% for incidence rates (unfavorable) and 101% on the revised assumptions. The respective A/E's for terminations were 91% (unfavorable) and 100%.

One often-referenced industry 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 for claim incidence included 4,108 claims, giving the data full credibility based on the standard above. The claim termination study also included all of the Company’s group and association business in order to increase the credibility, reflecting 17,876 terminations.

Mortality – The mortality is set at 88% of the Annuity 2000 Basic Table with selection factors. The original assumption was based on the 1983 GAM Table. The current mortality produces an A/E ratio of 77%.

Voluntary Lapse –The current lapse assumptions are based on Company experience and fit reasonably well with the actual historical experience. The ultimate lapse rate is 1.25% at durations 11+. The original ultimate assumption was 3.0%. In the year of rate increase implementation, it is assumed that an additional 0.5% of policies lapse and there is 5.5% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates. The A/E vs. current assumptions is 105%.

Interest – the Company is discounting at the average valuation interest rate of 4.48%.

Projections

The Company has included both nationwide and Virginia-only loss ratio projections as of 12/31/2015. Because the Virginia-only business is not credible on its own, the Company has used the nationwide experience under this form as the basis for its request. Since experience is not expected to have a large variation by geographic region, I agree that it is appropriate to use the nationwide data for increased credibility.

Pre-Rate Stability

I examined the slope of claim costs in future years and see a pattern starting at 18% then gradually declining over the projection to 9%.

Loss Ratio Testing

The loss ratio results using 4.48% discount rate are shown below.

Scenario	Future LR	Future LR w/ALR	Lifetime LR
No Incr	318%	43%	118%
W/ Shock	213%	15%	98%
W/o Shock	215%	29%	101%

Because the future LR after deducting active life reserve is below the original LR of 63% even without any increase, no increase would be allowed on the pre-stability block. Note that the Company presented an argument that this measure is not appropriate due to the conservatism in the ALR calculations. The Bureau offered the Company the latitude to calculate the ALR on an original assumption basis, but it is unclear from their response whether the reserve basis was adjusted.

60/80 Test

	63/80 Minimum Claims	Projected Incurred Claims	Pass/Fail
Scenario			
W/o Shock	506.8 M	762.7 M	PASS

The 60/80 test prescribes the use of the valuation interest rate, which was 4.48% over the issue years of this policy form. Note that 60% is replaced by 63% in the test above since the projected loss ratio with original assumptions was higher than 60%.

For informational purposes, a simple loss ratio approach at the Company's 6.0% original earned interest assumption yields a lifetime loss ratio of 78%. Using this interest rate, the original best-estimate lifetime loss ratio would have been 46.9%.

PV of Future Loss Test

Scenario	PV Future Loss
Original	-173.0 M
No Incr	-472.6 M
59% Incr	-368.6 M

Since the expected loss with the requested increase exceeds the expected loss under original assumptions, this test would not limit the increase.

Post-Rate Stability

The projected lifetime loss ratio without an increase is 116.8%, which exceeds the original lifetime loss ratio with margin for adverse deviation of 63.0%, thus showing the original margins have been exhausted.

Post-Rate Stability 58/85 Test

	63/85 Minimum Claims	Projected Incurred Claims	Pass/Fail
Scenario			
W/o Shock	3,541 M	5,038 M	PASS

The 58/85 test prescribes the use of the valuation interest rate, which was 4.48% over the issue years of this policy form. I also replaced 58% with the 63% original loss ratio in the test.

PV of Future Loss Test

Scenario	PV Future Loss
Original	-978 M
No Incr	-3,180 M
59% Incr	-2,407 M

Since the expected loss with the requested increase exceeds the expected loss under original assumptions, this test would not limit the increase.

State Rate Equity

From the data submitted on 5/3/2017, final disposition has been reached in jurisdictions with business under these forms representing 46% of the nationwide premium. Increases are pending in states with 17% of inforce premium and have not yet been filed in the states with the remaining 37% of the business. The average cumulative rate increase with approvals to date is 63% if all states are included. A rate increase in Virginia of 15% would bring the cumulative rate increase to 63%, consistent with the national average. This number will obviously grow to the extent that additional states approve further increases, however, only 8 states have approved the full amount of the Company's requested increase.

If we look only at the 23 states that have reached a final decision on this round of rate increases, the average cumulative rate increase is 86%. A rate increase in Virginia of 31% would bring the cumulative rate increase to 86%.

Reliance and Qualifications

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau

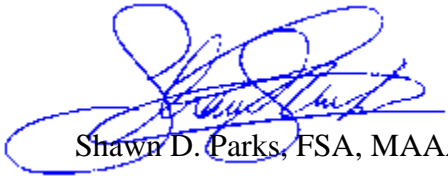
by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I 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, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me to discuss.

Sincerely,



Shawn D. Parks, FSA, MAAA

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Reviewer Note

Created By:

Bill Dismore on 11/18/2019 10:13 AM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

Notification Letters - Outstanding Objections

Comments:

11/15/2019 - left voice mail for Gina Jisona (1:38 PM) to call be regarding notification letter objections, landing spot riders.

11/18/2019 - left second voice mail for Gina J. (11:12 am.)

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Reviewer Note

Created By:

Bill Dismore on 07/18/2019 06:34 AM

Last Edited By:

Bill Dismore

Submitted On:

12/05/2019 01:01 PM

Subject:

VALR for LTCI Filings

Comments:

Comments and status from the VA BOI's review MetLife's experience recalculation to include the policy reserves.

From: [Bob Grissom](#)
To: [Bill Dismore](#); [Elsie Andy](#)
Cc: [Greg Smith](#)
Subject: FW: MetLife comments re: VALR for LTCI filings
Date: Wednesday, July 17, 2019 7:18:44 PM
Attachments: [MetLife comments regarding VALR.pdf](#)

I know that Greg is out until Monday, but let me know if either of you have any questions or suggestions regarding the below.

Alison, we've now completed our review of the attached, in which the company questioned the Bureau of Insurance's use of the active life reserves in the determination of the future loss ratio for long term care rate increases. Two different consulting actuaries were requested to review the company's arguments and provide their opinions. Both consultants continue to agree with the original analysis that led to this requirement and do not agree with the company's overall argument that any inclusion of policy reserves in the future loss ratio calculation is unreasonable.

Previously the company was given the opportunity to recalculate the policy reserve but, unless it's been overlooked, the company declined to do so; presumably on the grounds that they were constrained by New York Life law. While we understand this for reporting purposes, nothing prevents the company from doing this for the purposes of this calculation. Therefore, if the company so chooses, it may submit the active life reserve that would have been held for the actual cohort of policies in force on the projection date (12/31/2015) using reserve assumptions without margins for conservatism; i.e., original pricing mortality, original pricing morbidity, original pricing persistency, and average valuation interest rate. If the company decides to do so, this value should be provided separately for pre-stability and post-stability cohorts.

In the next couple of weeks we'll be reviewing all of the pending forms and rates. So, if it's decided to provide the revised active life reserves as noted above, then please do so as soon as possible.

Also, preliminary reviews continue to indicate concerns with some of the policyholder notification letters. The biggest issue continues to be compliance with 14VAC5-100-50 2, included below, although concerns with 14VAC5-200-75 D have been noted and some statements of variability appear to be incomplete.

14VAC5-100-50 2

The full and proper corporate name of the insurer shall prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications and other forms required to be submitted pursuant to §§ [38.2-316](#) and [38.2-3725](#) of the Code of Virginia. The use of a trade name or the name of an affiliated company on a policy form in such a way that implies that another company is responsible for the obligations undertaken in the policy is prohibited. The inclusion of a logo, trade mark or other symbol in addition to the full corporate name is not prohibited provided such logo, trade mark, or symbol does not imply that a company other than the actual

insurer is responsible for the obligations undertaken in the policy. The home office address of the insurer must prominently appear on each policy. Such address may be limited to a designation of the city and state in which the home office of the company is located.

Unless additional or updated information is received, we'll provide a summary of our reviews of each filing within the next two weeks.

Bob Grissom
Chief Insurance Market Examiner
Market Regulation
Virginia Bureau of Insurance
804-371-9152

From: Kelly, Alison <alison.kelly@metlife.com>
Sent: Thursday, May 16, 2019 4:28 PM
To: Scott White <Scott.White@scc.virginia.gov>
Cc: Bob Grissom <Bob.Grissom@scc.virginia.gov>
Subject: MetLife comments re: VALR for LTCI filings

Dear Commissioner White,

Attached for your consideration, please find a summary prepared by MetLife of the Virginia Bureau's interpretation and application of the NAIC model regulation for Long-Term Care Insurance (LTCI). Specifically, we discuss the Bureau's inclusion of policy reserves in calculating the Virginia anticipated loss ratio and our concerns with this approach. We do not believe this issue is ripe for the upcoming LTCI hearing on May 21, 2019. However, we wanted to share this information as you give thought to next steps on LTCI generally. We welcome a discussion on this topic as well as our pending LTCI filings with you and any members of your team you wish to include. Please let me know if you have any questions and whether you are open to further discussion with us on this matter. Thank you for your time and attention.

Regards,
Alison

Alison Kelly | Assistant Vice President | State Advocacy & Supervision | MetLife
200 Park Avenue, New York, NY 10166 | T. 212-578-7911 | M. 347-334-2261 |
alison.kelly@metlife.com

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EXECUTIVE SUMMARY

The Virginia Bureau of Insurance has adopted the NAIC model regulations for Long Term Care Insurance. Those regulations include the following language:

“In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:

...

11. Policy reserves;”

Virginia’s interpretation and application of this language in evaluating applications for inforce rate increases is unique to our knowledge.

The standard for evaluation of rate increases is compliance with the minimum lifetime loss ratio (LLR) which is typically defined as the present value of all past and future claims divided by all past and future premiums. No other parameters are included such as expenses, capital, profits or policy reserves.

Virginia has required carriers calculate and provide a “Virginia anticipated loss ratio” (VALR) which (1) ignores history and depends only on the projected future premium and claims and (2) includes a reduction for the current policy reserves.

Both of these items materially distort the analysis that leads to a non-level playing field amongst carriers and their policyholders. Effectively, carriers with more conservative (higher) reserves will have lower approvals and carriers with more aggressive reserves (lower) will receive higher approvals. This effectively rewards carriers (and punishes consumers) who have the lowest reserves. This practice also incentivizes behavior such as attempts to game reserve allocations or even take on balance sheet risks – neither of which is in anyone’s interest. Virginia’s approach is also highly leveraged because it spreads experience deviations over the policies’ future lifetime, not their entire lifetime.

Using the standard metric of the LLR is the most equitable and transparent method for analyzing rate increases.

NUMERICAL EXAMPLES

- Three companies all used the same original pricing projections and targeted a 60% pricing loss ratio.

	Original Pricing		
	Premium	Claims	PLLR
Past	\$3,400	\$300	60%
Future	<u>\$1,100</u>	<u>\$2,400</u>	
Lifetime	\$4,500	\$2,700	

- These companies now seek a rate increase in Virginia (based on VALR) and other states (based on PLLR).
- Company A reflects actual experience and utilizes projections based on new assumptions.

COMPANY A	Premium	Claims	PLLR	Reserves	VALR	Increase per	
						VALR	PLLR
Past	\$3,500	\$400		\$3,200	92%	54%	67%
Current							
Future	<u>\$1,300</u>	<u>\$4,400</u>					
Lifetime	\$4,800	\$4,800	100%			\$700	\$867

- Company B has experience & projections identical to Company A, but it has 10% lower reserves.

COMPANY B	Premium	Claims	PLLR	Reserves	VALR	Increase per	
						VALR	PLLR
Past	\$3,500	\$400		\$2,880	117%	95%	67%
Current							
Future	<u>\$1,300</u>	<u>\$4,400</u>					
Lifetime	\$4,800	\$4,800	100%			\$1,233	\$867

- Company C has different experience & projections than Company A, but it has an identical PLLR.

COMPANY C	Premium	Claims	PLLR	Reserves	VALR	Increase per	
						VALR	PLLR
Past	\$3,600	\$200		\$3,200	118%	97%	67%
Current							
Future	<u>\$1,100</u>	<u>\$4,500</u>					
Lifetime	\$4,700	\$4,700	100%			\$1,261	\$867

- The PLLR for all companies is identical, resulting in a 67% rate increase in most states. However, even though the reserve difference between company A and company B is small, Virginia's approach gives company B a 95% higher rate increase, much higher than company A. Even though the premium and claim differences between company A and company C are also small, Virginia's approach gives company C a 97% higher rate increase, also much higher than A.

DOCUMENT

When reviewing LTCI rate increase requests on pre-rate-stability business, Virginia has required carriers calculate and provide a “Virginia anticipated loss ratio” (VALR), which presumably helps determine how much rate increase, if any, can be approved. While this metric has some similarities to the projected lifetime loss ratio (PLLR) used in other states, there are significant differences – (1) the VALR depends only on the projected future premium and claims, whereas the PLLR also includes the block’s historical premium and claims, and (2) the VALR metric includes a reduction that varies based on the current policy reserves.

MetLife has concerns with using the VALR instead of the PLLR for LTCI rate increase analysis:

- A) **The PLLR metric is well established and understood.** This metric is used by other states that have adopted statutes and regulations similar to Virginia. Depending on the circumstances, the VALR may be lower or higher than the PLLR. However, using the VALR is concerning because it is different from the approach used by other states, complicating a carrier’s approach to rate increases in a way that does not seem helpful to carriers, Virginia consumers in Virginia, or consumers in other states. Encouraging carriers to request lower or higher rate increases in Virginia than in other states is inappropriate. So is encouraging carriers to request increases in Virginia when they are not requesting increases in other states – or vice versa. Most carriers manage their LTCI blocks on a nationwide basis, but Virginia’s approach forces carriers to make entirely different rate analyses and business decisions for Virginia.
- B) **Using policy reserves in the VALR leads to counterintuitive outcomes.** For instance, when a 60% VALR metric is targeted, every additional \$1 of policy reserves translates into a rate increase that is \$1.67 smaller in present value (and every reduction of \$1 to policy reserves translates into a rate increase that is \$1.67 larger in present value). This creates inequitable treatment and illogical incentives from both a rate increase perspective and a reserving perspective. Virginia’s approach encourages carriers to search for blocks with low policy reserves on which to request rate increases, in order to offset the blocks with higher policy reserves on which Virginia will cut back or reject requests.
- C) **Statutory reserve margins further distort the VALR formula.** Carriers include such margins in base policy reserve assumptions to provide for adverse deviation. As a result, the VALR is expected to go below the pricing loss ratio in the very early policy years even for carriers with no such adverse deviation. By the time rate increases are typically requested, their VALR will have dropped significantly and the margins in their reserves will have grown very large in dollar terms. Thus, the VALR formula is a misleading metric for describing a single carrier’s financial experience over time.
- D) **Virginia’s approach is highly leveraged.** When experience projections evolve and when the impact of reserves, including reserve margins, is considered, the impact on the VALR is usually significantly larger than the impact on the PLLR.

This outcome results directly from Virginia's use of a loss ratio based on future premium and not all lifetime premium

E) Carriers with similar premium and claim experience should not be treated differently by Virginia simply due to differences in current policy reserves.

Using the policy reserves in the VALR is unfair when applied across a broad array of carriers. For instance:

- **Carriers have different policy reserve assumptions based on their unique philosophies.** As an example, regulations for LTCI reserves usually do not explicitly specify the morbidity basis, so valuation actuaries often determine a margin for conservatism that they apply to pricing assumptions. Carriers who hold policy reserves based on aggressive assumptions should not be rewarded with higher rate increase approvals. Because conservative reserves are generally beneficial to consumers, carriers who choose to fund reserves conservatively should not be penalized. These unintended results are not useful.
- **Carriers have policy reserves that are regulated by their state of domicile.** States often dictate specific levels of conservatism for reserve assumptions, so the VALR does not provide a "level playing field" between carriers from different states. Carriers who are required by law to hold a larger policy reserve due to external reserve requirements should not be penalized, and that penalty should not become exponentially larger as the level of conservatism increases. These unintended results are unfair.
- **Carriers combine contracts differently for reserving purposes than for pricing purposes.** Unlike rate increase requests, statutory reserve regulations and appointed actuary opinions generally apply to an entire statutory entity or a specific line of business. While the exact dividing point for contract groupings varies from company to company, rate increase requests are generally applied at a lower level, such as a specific policy form. Virginia mandates a level even lower when requiring carriers to make rate increase requests for pre-rate-stability and post-rate-stability business in separate rate filings. Furthermore, Virginia requests VALR calculations for both the entire nation and for Virginia policyholders, but most reserve analyses and opinions cover all policyholders nationwide.
- **Reserves from asset adequacy testing introduce more concerns.** Many LTCI carriers have established such reserves in addition to base reserves. Since the specific margins required under tested scenarios are mandated by each state of domicile and are also impacted by the appointed actuary's opinion, concerns about base reserves apply to any asset adequacy reserves included in the VALR also. In addition, the level of asset adequacy reserves can depend on the aggregation of multiple lines of business. Also, carriers that establish asset adequacy reserves before requesting a rate increase from Virginia will be unfairly treated versus those that first request the rate increase. Finally, carriers that changing base policy reserve assumptions as a result of asset adequacy concerns would be even further disadvantaged –

since base reserves automatically grow over time – compared to those that establish a separately identifiable asset adequacy reserve.

F) **Experience deviations affect the VALR quite differently than the PLLR; this causes unintended inequities when using the VALR to evaluate rate increase requests.** For LTCI, many assumptions are used and experience deviating from original assumptions will emerge over a long period of time, with the timing of such deviation varying dramatically for different assumptions. Regardless of when the experience deviates or which assumption is affected, the PLLR measures the impact of deviations similarly - in the context of a lifetime loss ratio.

- **The VALR does not treat experience deviations for different assumptions (i.e., claim cost, persistency) similarly.** When lapse and mortality experience emerges worse than assumed, higher policy reserves are held since they automatically increase to reflect the number of inforce lives is greater than expected. On the other hand, unfavorable morbidity developments have a greater impact on future claims than on past claims, and often do not impact base policy reserves at all. Unlike the PLLR, the VALR does not treat these losses similarly.
- **The impact of experience deviations on the VALR also depends on when those deviations are recognized.** As policies mature, experience emerges and carriers revise their assumptions about the future. Since the VALR considers only future premium and claims, assumption revisions recognized later in time generate a larger rate increase percentage. PLLR revisions are less affected by timing, because it considers the entire lifetime of the policies.
- **The combination of many different assumptions that can deviate at many different points in time creates a variety of circumstances that the VALR does not treat reasonably and fairly.** Consider a carrier that initially has favorable lapse experience and unfavorable morbidity, so that these deviations offset from a lifetime (PLLR) perspective. While other states grant no increase, Virginia looks favorably on an increase since the policy reserves are lower than expected. Alternatively, consider a carrier that initially has unfavorable lapse experience and favorable morbidity that offset over the lifetime, but the policy reserves are higher than expected. Should the morbidity later revert to original expectations (or even worse), the high reserves unreasonably limit the Virginia rate increase.
- **Even when actual claim costs do not vary from expected, deviations in lapse and mortality can produce unintended VALR results.** Consider a carrier that initially experiences favorable lapse rates, and thus holds lower policy reserves than expected. Yet the deviation is expected to affect only early policy durations, so the assumed ultimate lapse remains unchanged. If they also have reduced their mortality assumption since pricing in a way that offsets the initial lapse experience over the entire lifetime, their PLLR would remain unchanged. In this situation, most states would reject a rate increase request, but the low current reserves will drive up the VALR and would more likely lead to a Virginia approval.

14VAC5-200-150. Premium Rate Increases for Policies Issued Before October 1, 2003.

A. This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003.

B. Benefits under long-term care insurance policies shall be deemed reasonable in relation to premiums provided **the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule**

plus:

- (i) 80% applied to any premium rate increase for individual policy forms
or
- (ii) 75% applied to any premium rate increase on group policy forms.

In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:

1. Statistical credibility of incurred claims experience and earned premiums;
2. The period for which rates are computed to provide coverage;
3. Experienced and projected trends;
4. Concentration of experience within early policy duration;
5. Expected claim fluctuation;
6. Experience refunds, adjustments or dividends;
7. Renewability features;
8. All appropriate expense factors;
9. Interest;
10. Experimental nature of the coverage;
11. **Policy reserves;**

12. Mix of business by risk classification; and

13. Product features such as long elimination periods, high deductibles and high maximum limits.

Notwithstanding the provisions of [14VAC5-130-50](#) with regard to interest, demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms ([14VAC5-130](#)). All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § [38.2-1371](#) of the Code of Virginia.

14VAC5-130-40. Definitions.

- "Anticipated loss ratio" means the ratio of the present value of the future benefits to the present value of the future premiums of a policy form **over the entire period for which rates are computed to provide coverage.**

From: [Kelly, Alison](#)
To: [Bob Grissom](#)
Cc: [Bill Dismore](#); [Greg Smith](#); [Elsie Andy](#)
Subject: Re: MetLife comments re: VALR for LTCI filings
Date: Friday, July 19, 2019 2:21:10 PM

Hi Bob,

Thank you so much for following up with the write up. I will share it internally and reach out with our response next week. We are very appreciative of the Bureau's continued willingness to work with us on these filings. Enjoy your weekend!

Thanks,
Alison

On Jul 19, 2019, at 2:02 PM, Bob Grissom <Bob.Grissom@scc.virginia.gov> wrote:

Alison, as we discussed this morning, we've completed our review of the attached. Two different consulting actuaries were requested to review the company's arguments and provide their opinions. Both consultants continue to agree with the original analysis that led to this requirement and do not agree with the company's overall argument that any inclusion of policy reserves in the future loss ratio calculation is unreasonable.

To address the issue of conservatism, the company was previously given the opportunity to recalculate the policy reserve, but, unless it's been overlooked, the company declined to do so; presumably on the grounds that they were constrained by New York Life law. While we understand this for reporting purposes, nothing prevents the company from doing this for the purposes of this calculation. Therefore, if the company so chooses, it may submit the active life reserve that would have been held for the actual cohort of policies in force on the projection date (12/31/2015) using reserve assumptions without margins for conservatism; i.e., original pricing mortality, original pricing morbidity, original pricing persistency, and average valuation interest rate. If the company decides to do so, this value should be provided separately for pre-stability and post-stability cohorts. In the next couple of weeks we'll be reviewing all of the pending forms and rates and will let you know what, if any, objections remain. So, if it's decided to provide the revised active life reserves as noted above, please do so as soon as possible.

Also, preliminary reviews continue to indicate concerns with some of the policyholder notification letters. The biggest issue continues to be compliance with 14VAC5-100-50 2, included below, although concerns with 14VAC5-200-75 D have been noted and some statements of variability appear to be incomplete.

14VAC5-100-50 2

The full and proper corporate name of the insurer shall prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications and other forms required to be submitted pursuant to §§ [38.2-316](#) and [38.2-3725](#) of the Code of Virginia. The use of a trade name or the name of an affiliated company on a policy form in such a way that implies that another company is responsible for the obligations undertaken in the policy is prohibited. The inclusion of a logo, trade mark or other symbol in addition to the full corporate name is not prohibited provided such logo, trade mark, or symbol does not imply that a company other than the actual insurer is responsible for the obligations undertaken in the policy. The home office address of the insurer must prominently appear on each policy. Such address may be limited to a designation of the city and state in which the home office of the company is located.

Unless additional or updated information is received, we'll provide a summary of our reviews of each filing within the next two weeks.

Bob Grissom
Chief Insurance Market Examiner
Market Regulation
Virginia Bureau of Insurance
804-371-9152

From: Kelly, Alison <alison.kelly@metlife.com>
Sent: Thursday, May 16, 2019 4:28 PM
To: Scott White <Scott.White@scc.virginia.gov>
Cc: Bob Grissom <Bob.Grissom@scc.virginia.gov>
Subject: MetLife comments re: VALR for LTCI filings

Dear Commissioner White,

Attached for your consideration, please find a summary prepared by MetLife of the Virginia Bureau's interpretation and application of the NAIC model regulation for Long-Term Care Insurance (LTCI). Specifically, we discuss the Bureau's inclusion of policy reserves in calculating the Virginia anticipated loss ratio and our concerns with this approach. We do not believe this issue is ripe for the upcoming LTCI hearing on May 21, 2019. However, we wanted to share this information as you give thought to next steps on LTCI generally. We welcome a discussion on this topic as well as our pending LTCI filings with you and any members of your team you wish to include. Please let me know if you have any questions and whether you are open to further discussion with us on this matter. Thank you for your time and attention.

Regards,

Alison

Alison Kelly | Assistant Vice President | State Advocacy & Supervision |
MetLife
200 Park Avenue, New York, NY 10166 | T. 212-578-7911 | M. 347-334-2261 |
alison.kelly@metlife.com

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<MetLife comments regarding VALR.pdf.attachctrl>

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Reviewer Note

Created By:

Bill Dismore on 03/14/2019 08:38 AM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

RRS

Comments:

Rate Review Summaries, both Pre and Post

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Metropolitan Life Insurance Company NAIC#: 65978
SERFF Tracking Number:	META-130643279
Effective Date:	5/1/17

Revised Rates

Average Annual Premium Per Member:	\$2,356
Average Requested Percentage Rate Change Per Member:	A series of 3 annual increases of
Minimum Requested Percentage Rate Change Per Member:	A series of 3 annual increases of
Maximum Requested Percentage Rate Change Per Member:	A series of 3 annual increases of
Number of Policy Holders Affected :	2,383

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
LTC-VAL-VA LTC-IDEAL-VA LTC-PREM-VA LTC-FAC-VA	VIP1

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 Narrative

Over time, evidence emerged that LTC insurance certificateholders keep their certificates longer, collect their benefits earlier and use their benefits longer than we originally anticipated. As a result, actuarial pricing assumptions were changed to reflect new expectations – such as a larger number of claims and claims that lasted longer than initially expected. To update those premiums that were still based on outdated assumptions, many insurance companies requested increases to their LTC insurance premiums. These pricing challenges impacted the overall industry and were not unique to any one Company.

The Metropolitan Life Insurance Company (the Company) requested a 63.760% increase on this block of individual long-term care insurance forms, to be implemented in three increases a year apart of 17.87% each. As the forms were issued in Virginia from 2002 through March of 2006, the experience was reviewed based on the rules in effect at the time of issue. For policies issued prior to October 1, 2003, they were reviewed according to the requirements of 14VAC5-200-150 (pre-rate stability) and for those issued on or after October 1, 2003, they were reviewed according to the requirements of 14VAC5-200-153 (post rate stability block).

The Bureau of Insurance's (the Bureau) consulting actuary reviewed the filing and indicated that the rate increase will result in future and lifetime loss ratios more than the original target for the post rate stability blocks. Therefore, the company was advised that the Bureau would approve the rate increase for this block but no increase for the pre-rate stability block. The company revised their rate request for the increase to apply only to the post-stability policies.

This increase will impact approximately 2,383 insureds in Virginia and the Company advised that they do not intend to increase rates further on this block unless the actual experience is worse than projected. The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options 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, or a paid-up policy equal to the sum of premiums paid. Specific options are included in the letter sent to all policyholders notifying them of the rate increase or can be discussed with the company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at:
<http://www.scc.virginia.gov/boi/SERFFInquiry/default.asp>.

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Metropolitan Life Insurance Company NAIC#: 65978
SERFF Tracking Number:	META-130643279
Effective Date:	5/1/17

Revised Rates

Average Annual Premium Per Member:	\$2,307
Average Requested Percentage Rate Change Per Member:	0.00%
Minimum Requested Percentage Rate Change Per Member:	0.00%
Maximum Requested Percentage Rate Change Per Member:	0.00%
Number of Policy Holders Affected :	351

Plans Affected

(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-VAL-VA LTC-IDEAL-VA LTC-PREM-VA LTC-FAC-VA	VIP1

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

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Rate Increase Narrative

Over time, evidence emerged that LTC insurance certificateholders keep their certificates longer, collect their benefits earlier and use their benefits longer than we originally anticipated. As a result, actuarial pricing assumptions were changed to reflect new expectations – such as a larger number of claims and claims that lasted longer than initially expected. To update those premiums that were still based on outdated assumptions, many insurance companies requested increases to their LTC insurance premiums. These pricing challenges impacted the overall industry and were not unique to any one Company.

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Reviewer Note

Created By:

Bill Dismore on 09/25/2018 12:17 PM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

Filing Status Request 9/25/2018

Comments:

Phone call received 9/25/2018 from Allison of Met Life (T: (347) 334-2261). She requested a status update on META-130643279 and META-130643303. I advised her to check to see if the CBUL forms filed under META-130643672 (Disapproved/Closed on 7/17/2018 for non-response to outstanding objections issued on 6/07/2017) were to be part of the policy holder notice letter. If so, the BOI will need a response to the objections offered on those forms. That may entail reopening filing "672" or requesting the Company to submit a new form filing. This would need to be decided by Greg Smith and Elsie Andy. Allison was going to check on this with her team at Met Life and get back to us.

-Per Allison, the CBUL forms have been refiled under META-131610584 and changes requested under the old filing have been responded to in the new filing.

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Reviewer Note

Created By:

Bill Dismore on 08/30/2018 06:53 AM

Last Edited By:

Bill Dismore

Submitted On:

12/06/2019 12:20 PM

Subject:

Status Report

Comments:

-Company requested a status report. See email responses of 8/29/18 and 8/30/18 providing the company a status report.

Bill Dismore

From: Bill Dismore
Sent: Thursday, August 30, 2018 7:51 AM
To: 'Jisonna, Gina'
Cc: Greg Smith
Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Good morning Gina.

SERFF filing META-130643279 is under review but is dependent upon the approval of META-130643303, which is also under review.

Since META-130643303 contains the Policyholder Letter (PH-LTR-VA), Policyholder Letter Phase 2 (PH-LTR-P2-VA) and VA IB Coverage Change Form new version (COVCHG-VA) that filing will need to be ready for approval in conjunction with META-130643279.

We will be able to resume our review on these filings shortly as mentioned below.

Kind regards,

Bill Dismore
Insurance Market Examiner
Life and Health Division
Bureau of Insurance
T: (804) 371-9370
www.scc.virginia.gov

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From: Jisonna, Gina [mailto:gjisonna@metlife.com]
Sent: Wednesday, August 29, 2018 3:43 PM
To: Bill Dismore <Bill.Dismore@scc.virginia.gov>
Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Hello Bill,

Thank you for your response. The one I'm really looking for is the one outstanding since January ... SERFF filing META-130643279. I realize the other was just sent recently. If you could let me know about the one mentioned here, I would appreciate it.

Thanks,

Gina

From: Bill Dismore [<mailto:Bill.Dismore@scc.virginia.gov>]
Sent: Wednesday, August 29, 2018 3:31 PM
To: Jisonna, Gina
Subject: [EXT] RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Good afternoon Gina.

We just received a response to our objection letter of 4/30/2018 from the Company on 8/21/2018.

We are required to give federally regulated ACA filings priority, but they should be completed by early next month. We continue to reduce our backlog and expect to resume our review of your filings shortly.

Thank you for your understanding and patience.

Sincerely,

Bill Dismore
Insurance Market Examiner
Life and Health Division
Bureau of Insurance
T: (804) 371-9370
www.scc.virginia.gov

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From: Jisonna, Gina [<mailto:gjisonna@metlife.com>]
Sent: Wednesday, August 29, 2018 1:28 PM
To: Bill Dismore <Bill.Dismore@scc.virginia.gov>
Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Good afternoon, Bill,

Can you please provide an update on SERFF filing META-130643279? I believe this has been pending with your department since January.

Filings META-130643303 and META-130643672 are also pending with the department.

Any status update you could provide is appreciated.

Thank you,

Gina Jisonna

Gina Jisonna | Manager-Product Development, MetLife Long-Term Care | 1300 Hall Boulevard, 3E-304I, Bloomfield, CT 06002 | ☎ 860-656-3809 | ✉ gjisonna@metlife.com

From: Bill Dismore [<mailto:Bill.Dismore@scc.virginia.gov>]
Sent: Thursday, May 17, 2018 12:38 PM

To: Jisonna, Gina
Cc: Greg Smith
Subject: [EXT] RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Thank you, we will dial in.

Kind regards,

Bill Dismore

From: Jisonna, Gina [<mailto:gjisonna@metlife.com>]
Sent: Thursday, May 17, 2018 11:38 AM
To: Bill Dismore <Bill.Dismore@scc.virginia.gov>
Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Hello,

I have set a meeting for 3:30 pm today. I expect that this will be a short call.

The dial-in information is as follows:

Join by phone

+1-919-907-6000 US Toll

Access code: 921 916 739

Thank you,

Gina

Gina Jisonna | Manager-Product Development, MetLife Long-Term Care | 1300 Hall Boulevard, 3E-304I, Bloomfield, CT 06002 | ☎ 860-656-3809 | ✉ gjisonna@metlife.com

From: Bill Dismore [<mailto:Bill.Dismore@scc.virginia.gov>]
Sent: Thursday, May 17, 2018 10:37 AM
To: Jisonna, Gina
Subject: [EXT] RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Dear Ms. Jisonna,

We can be available between 3:15 and 3:45 if that will work for you today?

Please advise.

Kind regards,

Bill Dismore

From: Jisonna, Gina [<mailto:gjisonna@metlife.com>]
Sent: Thursday, May 17, 2018 9:09 AM
To: Bill Dismore <Bill.Dismore@scc.virginia.gov>

Cc: Greg Smith <Greg.Smith@scc.virginia.gov>

Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Hello,

Thank you for getting back to me. I apologize for the delay. Would you both be available to have a call with us today at 2pm?

Thanks,

Gina

Gina Jisonna | Manager-Product Development, MetLife Long-Term Care | 1300 Hall Boulevard, 3E-304I, Bloomfield, CT 06002 | ☎ 860-656-3809 | ✉ gjisonna@metlife.com

From: Bill Dismore [<mailto:Bill.Dismore@scc.virginia.gov>]

Sent: Wednesday, May 09, 2018 9:41 AM

To: Jisonna, Gina

Cc: Greg Smith

Subject: [EXT] RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Good morning Ms. Jisonna.

Greg Smith, my supervisor, and I are available this afternoon or tomorrow to speak with you and your actuary. Please let me know what time works best for you.

Kind regards,

Bill Dismore

Insurance Market Examiner – Rates

T: (804) 371-9370

From: Jisonna, Gina [<mailto:gjisonna@metlife.com>]

Sent: Thursday, May 03, 2018 11:07 AM

To: Bill Dismore <Bill.Dismore@scc.virginia.gov>

Cc: Greg Smith <Greg.Smith@scc.virginia.gov>

Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Good morning Bill,

Our actuary would like to set up some time with you to discuss these filings, the department's objections to the PH letter, and next steps. Please let me know your availability for next week and I will arrange a call.

Thank you,

Gina

Gina Jisonna | Manager-Product Development, MetLife Long-Term Care | 1300 Hall Boulevard, 3E-304I, Bloomfield, CT 06002 | ☎ 860-656-3809 | ✉ gjisonna@metlife.com

From: Jisonna, Gina

Sent: Monday, April 23, 2018 3:26 PM

To: 'Bill Dismore'
Cc: Greg Smith
Subject: RE: MetLife Filings META-130643279, META-130643303 and META-131120152

Hello Bill,

Thank you for reaching out to me.

Yes, the LCUL filing (META-130643672) is a form filing that we would like to pursue. It will be provided to insureds with their policyholder letter. We will look at the outstanding objections and prepare a response.

Please feel free to contact me with any further questions.

Thanks,

Gina

Gina Jisonna | Manager-Product Development, MetLife Long-Term Care | 1300 Hall Boulevard, 3E-304I, Bloomfield, CT 06002 | ☎ 860-656-3809 | ✉ gjisonna@metlife.com

From: Bill Dismore [<mailto:Bill.Dismore@scc.virginia.gov>]
Sent: Thursday, April 19, 2018 1:38 PM
To: Jisonna, Gina
Cc: Greg Smith
Subject: [EXT] MetLife Filings META-130643279, META-130643303 and META-131120152

Dear Ms. Jisonna,

Greg Smith referred your email to me to respond. I am currently reviewing two of the above filings (META-131120152 has been approved).

Before I can proceed, there is an existing SERFF filing, META-130643672, that is a form filing for the LBUL (Limited Benefit Upon Lapse). This filing has an objection outstanding since 6/07/2017. I am wondering if this form will be used along with the policyholder letter and rate increases filed under META-130643279 and META-130643303? If so, I will want to ensure that all forms are coordinated and reviewed along with the rate increase filings.

My contact information is below or you can send along an email and I will respond back to you. I am currently working on these filings.

Kind regards,

Bill Dismore
Insurance Market Examiner
Life and Health Division
Bureau of Insurance
T: (804) 371-9370
www.scc.virginia.gov

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State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Post Submission Update Request Processed On 12/02/2016

Status: Allowed
Created By: Cherise Livingston
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name:Metropolitan Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	63.760%	59.150%
Overall % Rate Impact	63.760%	59.150%
Maximum %Change (where required)	63.760%	59.150%
Minimum %Change (where required)	63.760%	59.150%

State: Virginia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase Filings/CT15-201 VIP1

Post Submission Update Request Processed On 11/20/2019

Status: Allowed
Created By: Cory Johnson
Processed By: Bill Dismore
Comments:

Company Rate Information:

Company Name:Metropolitan Life Insurance Company

Field Name	Requested Change	Prior Value
Minimum %Change (where required)	0.000%	63.760%

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 12/06/2019	Policyholder Letter	PH-LTR-VA (2019)	OTH	Initial			VA_Insured RA ltr FAQs. 10-30-19.pdf
2	Approved 12/06/2019	Policyholder Letter	PH-LTR-P2-VA	OTH	Initial			VA Insured Phase 2 RA ltr_10-30-19.pdf
3	Approved 12/06/2019	VA Coverage Change Form	COVCHG-VA (2019)	OTH	Initial			VA_Cov Chng Form.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



Metropolitan Life Insurance Company
Long-Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]



New Long-Term Care Insurance
coverage rates effective [DATE].

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, **Metropolitan Life Insurance Company ("MetLife")** has determined that a premium increase is necessary on certain long-term care insurance policies. We are implementing a [XX%] premium increase on your long-term care insurance policy, which was issued in Virginia.

What you need to know

We understand how important your long-term care insurance policy is to planning for your future. The decision to implement a premium increase was a difficult one and not taken lightly, and was driven by actuarial assumptions since the initial pricing. Over time, our pricing factors turned out to be much different from those used to price our policies. Some of these factors include persistency (how many policyholders keep their policies), morbidity (the number of policyholders who become chronically ill) and mortality (how long policyholders live). As a result, actuarial pricing assumptions were changed to reflect new expectations such as a larger number of claims and claims that lasted longer than initially expected. **You may be able to reduce the change in premium due to this rate increase by adjusting your coverage. [In fact, we are offering you an option to mitigate any increase in premium due to this rate increase by reducing your future automatic inflation rate and keeping all other current benefits the same.] Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.**

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and our request was found to be in compliance with the laws and regulations of the state of Virginia. [We are implementing the increase in [two][three] phases.] The information below indicates the effective date and amount of your initial increase of approximately [XX]%. The second phase of the increase of approximately [XX]% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. [The third phase of the increase of approximately [XX] % will occur no sooner than two years from the date indicated below and will be based on your premium in effect at that time.] You will be notified separately prior to the second [and third] phase of the increase.]

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at www.scc.virginia.gov/BOI.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **METLIFE HAS THE RIGHT TO INCREASE RATES IN THE FUTURE, SUBJECT TO APPLICABLE LAW.** In the event of future rate increases, similar options may be available; however, you can contact us at any time to discuss decreasing coverage and premiums, per the provisions of your policy.

[Please note that because the percentage approved is less than what we requested, it is likely that we will request an additional increase, and if that increase were approved, we would implement the additional increase no sooner than one year from the date indicated below. Note that any future increase would first be subject to the review and approval of the Virginia State Corporation Commission.]

Please note that if you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Prior to being billed for a rate increase, you will receive a confirmation of your new premium in a separate mailing and have a right to request this premium rate schedule at any time. **Please note that all options available may not be of equal value.**

Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date. If you have automatic bill pay with your bank, or if you pay premium through an annuity, you will need to update the payment amount.

Your Options

We understand that a premium increase may not be affordable for some insureds. There are personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details[, **including an option to mitigate any increase in premium due to this rate increase by reducing your future automatic inflation rate and keeping all other current benefits the same**] are in the enclosed Coverage Change Form. You may also be able to customize your decrease options and reduce your premium by increasing your elimination period or removing additional riders that were added to your policy. Please contact our Customer Service team at [(888) 285-8140] [800-308-0179], from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday, if you wish to discuss whether there are additional coverage decrease options available to you. Please note that all options available may not be of equal value. **[If you**

have a partnership policy, some benefit reductions may result in a loss of partnership status that may reduce policyholder protections.]

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due
[DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your long-term care insurance policy, a limited long-term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or 30 times the Nursing Home Daily Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Feature (“CBUL”) as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, and the nonforfeiture rider has been in effect for at least 3 policy years, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature. Under nonforfeiture, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or 30 times the Nursing Home Daily Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that in no event will the paid-up value exceed the maximum benefits which would have been payable if the policy had

remained in premium paying status. Once nonforfeiture goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option. Please note that this limited coverage is not intended to replace coverage you currently have.))

Next Steps

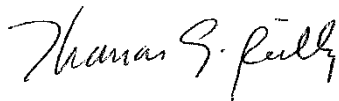
If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by [DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on [DATE]

We’re here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.–6:30 p.m. Eastern Time], Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



[]

[Thomas G. Reilly, Assistant Vice President]
Product Management & Compliance

Encl: [Coverage Change Form, Frequently Asked Questions, Business Reply Envelope]

Frequently Asked Questions

MetLife Long-Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed the premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long-term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

[You may also be able to mitigate this premium increase by reducing your future automatic inflation rate. Note that a reduction in your inflation protection is a reduction in the benefits you will receive in the future. In general, your “inflation protection” increases your daily benefit amount and your lifetime benefit so that those benefits keep pace with rising health care costs. If you choose to decrease your inflation protection, it means that your plan’s daily benefit amount and any remaining total lifetime benefit will be increased at a lower level of inflation in the future than it would with your plan’s current inflation rate.]

Q3. My spouse and I have [shared care and] survivorship] on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My premium is set up for automatic payments. Do I need to take any action?

A. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled date after the rate increase effective date. If you have automatic bill pay or if you pay premium through an annuity, you will need to update the payment amount.

Q6. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. If your policy does not include a

nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

[Q7. If I was offered an option to decrease my future automatic inflation percentage and I choose to take that offer, when does the lower automatic inflation percentage take effect and when is my premium impacted?

A. If you were offered to decrease your future automatic inflation percentage and you choose to take the offer, the lower automatic inflation percentage and the premium decrease associated with this change both take effect on the effective date of your rate increase. If that date is on your policy anniversary, your automatic inflation increase on that policy anniversary would be calculated using the lower “inflation” percentage. If that date is NOT on your policy anniversary, your automatic inflation increase on the NEXT policy anniversary (even if it’s only 1 month later) would be calculated using the lower “inflation” percentage. In either case, if the inflation percentage decrease fully mitigated the rate increase (and this was the only coverage change you make), your premium would not change on the effective date of the rate increase.

Example:

- Insured Anniversary is January 1. Insured pays semi-annually with billing dates on 1/1 and 7/1.
- [7/1/20] Rate increase effective date. Insured selects automatic inflation decrease option, going from 5% automatic inflation to 3%.
- The premium from [1/1/20 - 6/30/20] was based on 5% automatic inflation. The premium from [7/1/20 – 12/31/20] is based on 3% automatic inflation.
- On [1/1/21] anniversary, automatic inflation feature provides a 3% increase to the benefit levels.]

[Q8]. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder’s premium bill due date when the new premium becomes effective will be based on the new rates.

[Q9]. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, this election will result in lower future increases to your daily benefit amount.

[Q10]. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

[Q11]. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

[Q12]. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder’s best interest to make reductions to coverage while in claim.

[Q13]. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Investor Relations", then "Financials," then "Ratings."

[Q14]. Who should I contact with additional questions?

- A. You may call the Customer Service team at [888-285-8140][800-308-0179] between the hours of [8:30 a.m. and 6:30 p.m. Eastern Time,] Monday through Friday.



Metropolitan Life Insurance Company
Long Term Care
[PO Box 64911, St. Paul, MN 55164-0911]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]



New Long-Term Care Insurance
coverage rates effective [DATE].

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

In [Month/Year] we sent you a letter informing you that we were implementing a [XX.XX%] premium increase on your **Metropolitan Life Insurance Company ("MetLife")**, Long Term Care Insurance policy, which was issued in Virginia. At that time, we notified you that this increase would be implemented in [two][three] phases, and that you would be notified separately prior to the [second][and third] increase.

What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. The decision to implement a premium increase was a difficult one and not taken lightly, and was driven by changes to actuarial assumptions since the initial pricing. Over time, our pricing factors turned out to be much different from those used to price these policies. Some of these factors include persistency (how many policyholders keep their policies), morbidity (the number of policyholders who become chronically ill) and mortality (how long policyholders live). As a result, actuarial pricing assumptions were changed to reflect new expectations such as a larger number of claims and claims that lasted longer than initially expected. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

The first phase of this increase of approximately [XX.XX%] has been completed. We are now beginning to implement phase two of the increase, which is approximately [XX.XX%]. [The third increase of approximately [XX.XX%] will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the third increase.]

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at www.scc.virginia.gov/BOI.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* *Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.*

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **METLIFE HAS THE RIGHT TO INCREASE RATES IN THE FUTURE, SUBJECT TO APPLICABLE LAW.** In the event of future rate increases, similar options may be available; however, you can contact us at any time to discuss decreasing coverage and premiums, per the provisions of your policy.

[Please note that because the percentage approved is less than what we requested, it is likely that we will request an additional increase, and if that increase were approved, we would implement the additional increase no sooner than one year from the date indicated below. Note that any future increase would first be subject to the review and approval of the Virginia State Corporation Commission.]

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Prior to being billed for a rate increase, you will receive a confirmation of your new premium in a separate mailing and have a right to request this premium rate schedule at any time. **Please note that all options available may not be of equal value.**

Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form. You may also be able to customize your decrease options and reduce your premium by increasing your elimination period or removing additional cost riders that were added to your policy. Please contact our Customer Service team at [(888) 285-8140] [800-308-0179], from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday, if you wish to discuss whether there are additional coverage decrease options available to you. **[If you have a partnership policy, some benefit reductions may result in a loss of partnership status that may reduce policyholder protections.]**

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due
[DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

[If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that in no event will the paid up value exceed the maximum benefits which would have been payable if the policy had remained in a premium paying status. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.]

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

[Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, and the nonforfeiture rider has been in effect for at least 3 policy years, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature. Under nonforfeiture, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** [30 times the Nursing Home Daily] [Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that in no event will the paid up value exceed the maximum benefits which would have been payable if the policy had remained in a premium paying status. Once nonforfeiture goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

Next Steps

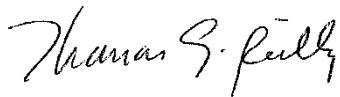
If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by [DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on [DATE]

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.–6:30 p.m. Eastern Time], Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



[]

[Thomas G. Reilly, Assistant Vice President]
Product Management & Compliance

Encl: [Frequently Asked Questions, Coverage Change Form, Business Reply Envelope]

Frequently Asked Questions

MetLife Long-Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed the premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long-term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

Q3. My spouse and I have [shared care and] survivorship] on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My premium is set up for automatic payments. Do I need to take any action?

A. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled date after the rate increase effective date. If you have automatic bill pay or if you pay premium through an annuity, you will need to update the payment amount.

Q6. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. If your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

Q7. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.

Q8. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, this election will result in lower future increases to your daily benefit amount.

Q9. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Q10. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

Q11. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

Q12. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Investor Relations", then "Financials," then "Ratings."

Q13. Who should I contact with additional questions?

A. You may call the Customer Service team at [888-285-8140][800-308-0179] between the hours of [8:30 a.m. and 6:30 p.m. Eastern Time,] Monday through Friday.

Metropolitan Life Insurance Company
COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy #: [XXXXXX]
Distribution Alliance #: [XXXXXXXXXX]



To mitigate the impact of the premium rate increase, we are offering you a limited opportunity to elect your personalized option.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**. If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

➤ **Step 1: Select an option (please choose only one option)**

As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call **[(888) 285-8140] [(800) 308-0179]**. You may also be able to reduce your premium by increasing your elimination period or removing additional cost riders that were added to your policy. One of our Customer Service Representatives can discuss the impact of any change to your policy, and provide you with new premium amounts. If you prefer to speak with your agent regarding your coverage, our customer service representatives will be happy to provide you with the agent contact information we have on file. Please review the Things to Consider section on the following page for important information on coverage change options.

Please note that all options available to the policyholder may not be of equal value.

COVERAGE CHANGE OPTIONS

☐ **Reduce your future annual inflation rate from [X%] to [X.X%].** Premium: [\$XXX.XX][mode]

☐ **[Reduce Daily Benefit]**

Daily Benefit Amount: [\$XXX.XX] Premium: [\$XXX.XX][mode]

☐ **Reduce Total Lifetime Benefit (benefit duration)**

Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode]

☐ **Customized Decrease Option]**

[Please call the Customer Service team for available options. OTHER _____]

☐ **Cancel your coverage. This change will be effective immediately. Please review the Things to Consider section for cancellation options.]**

➤ **Step 2: Review Agreement and Acknowledgement**

I understand the policy change I have selected above and I agree that any change will become effective on [DATE].

(Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

➤ **Step 3: Sign and Date**

Signature ([First Name] [Last Name])

Date

Policy #[XXXXXXXXXX]

➤ **Step 4: Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.**

Metropolitan Life Insurance
Company
[Long-Term Care, PO Box 64911,
St. Paul, MN 55164-0911
Phone: (888) 285-8140
Fax: (952) 833-5410]

Metropolitan Life Insurance
Company
[Long-Term Care, P.O. Box 14634,
Lexington, KY, 40512-9938
Phone: (800) 308-0179
Fax: (866) 314-5612]

THINGS TO CONSIDER

Please note: It may not be in your best interest to make reductions to coverage while in claim.

[INFLATION PROTECTION

Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained.

The option to mitigate the premium increase by reducing your annual inflation rate to a percentage less than 5% is a limited offer, and must be made by [DATE]. Variations of this option are not available. [Your rate increase is to be implemented in phases. If you choose to take a reduced inflation percentage, the reduced inflation percentage will mitigate the increase in all of the phases, not just the first phase.]

[DAILY BENEFIT AMOUNT

A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.]

[TOTAL LIFETIME BENEFIT

The Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. This duration does not reflect claims paid or payable. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, the lifetime benefit duration could exceed the number of years selected.]

CANCELLATION

[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*]

[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*]

Any changes in your coverage before [date] may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

You may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], both policyholders may be required to maintain identical coverage in order for [this feature] [these features] to remain in effect. Please refer to your policy for additional information.

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	42.000%
Effective Date of Last Rate Revision:	01/01/2011
Filing Method of Last Filing:	See section 16 of the actuarial memorandum
SERFF Tracking Number of Last Filing:	

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):
Metropolitan Life Insurance Company	63.760%	63.760%	\$3,579,018	2,383	\$6,423,132	63.760%	0.000%

SERFF Tracking #:	META-130643279	State Tracking #:	META-130643279	Company Tracking #:	CT15-201 VIP1 (RATE) CJ
State:	Virginia	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1				

Rate/Rule Schedule

SERFF Tracking #:

META-130643279

State Tracking #:

META-130643279

Company Tracking #:

CT15-201 VIP1 (RATE) CJ

State:

Virginia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Individual Long-Term Care Insurance

Project Name/Number:

2015_2016 Rate Increase Filings/CT15-201 VIP1

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		VA_VIP1_rates_0%Increase_Post-RS	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Other	Previous State Filing Number: MILL-125913535 Rate Action Other Explanation: 0%	
2		REMOVED	L	Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES	
3		REMOVED		Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES	
4		VA_VIP1_rates_63.76%Increase_Post-RS_Phase1-17.87%	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Revised	Previous State Filing Number: MILL-125913535 Percent Rate Change Request: 63.76	VA_VIP1_rates_63.76%Increase_Post-RS_Phase1-17.87%.pdf, VA_VIP1_rates_63.76%Increase_Post-RS_Phase2-17.87%.pdf, VA_VIP1_rates_63.76%Increase_Post-RS_Phase3-17.87%.pdf,
5		REMOVED		Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES	
6		REMOVED		Other	Previous State Filing Number: Rate Action Other Explanation: REMOVED PRIOR RATES	
7		LTC-NF-VA - Adjustment Factors	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	Other	Previous State Filing Number: MILL-125913535 Rate Action Other Explanation: 0.00%	LTC-NF-VA - Adjustment Factors.pdf,
8		VIP1 Landing Spot Rating Factors	LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA	New		VIP1_Landing_Spot_Rating_Factors.pdf,

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$17.81	\$20.87	\$23.20	\$24.59	\$26.95	\$28.81	\$33.69
31	\$18.16	\$21.28	\$23.64	\$25.07	\$27.49	\$29.37	\$34.35
32	\$18.52	\$21.69	\$24.12	\$25.55	\$28.02	\$29.94	\$35.02
33	\$18.86	\$22.11	\$24.58	\$26.05	\$28.56	\$30.52	\$35.68
34	\$19.24	\$22.52	\$25.04	\$26.54	\$29.09	\$31.09	\$36.37
35	\$19.58	\$22.95	\$25.51	\$27.05	\$29.64	\$31.68	\$37.03
36	\$19.96	\$23.39	\$25.99	\$27.55	\$30.20	\$32.27	\$37.74
37	\$20.32	\$23.82	\$26.46	\$28.05	\$30.75	\$32.85	\$38.43
38	\$20.69	\$24.26	\$26.95	\$28.57	\$31.32	\$33.46	\$39.13
39	\$21.08	\$24.69	\$27.43	\$29.09	\$31.87	\$34.06	\$39.84
40	\$21.44	\$25.12	\$27.94	\$29.61	\$32.44	\$34.68	\$40.56
41	\$22.01	\$25.79	\$28.67	\$30.40	\$33.31	\$35.60	\$41.64
42	\$22.60	\$26.46	\$29.42	\$31.18	\$34.18	\$36.54	\$42.73
43	\$23.19	\$27.15	\$30.17	\$31.99	\$35.07	\$37.47	\$43.82
44	\$23.76	\$27.83	\$30.93	\$32.80	\$35.95	\$38.43	\$44.94
45	\$24.35	\$28.54	\$31.70	\$33.63	\$36.83	\$39.38	\$46.06
46	\$25.15	\$29.48	\$32.74	\$34.74	\$38.06	\$40.68	\$47.58
47	\$25.95	\$30.43	\$33.78	\$35.86	\$39.29	\$42.00	\$49.10
48	\$26.78	\$31.39	\$34.84	\$36.99	\$40.52	\$43.32	\$50.66
49	\$27.62	\$32.36	\$35.91	\$38.13	\$41.77	\$44.66	\$52.22
50	\$28.45	\$33.35	\$36.99	\$39.29	\$43.05	\$46.02	\$53.81
51	\$30.43	\$35.77	\$39.69	\$42.49	\$46.58	\$49.78	\$58.23
52	\$32.48	\$38.26	\$42.47	\$45.86	\$50.25	\$53.71	\$62.81
53	\$34.59	\$40.85	\$45.32	\$49.33	\$54.07	\$57.78	\$67.59
54	\$36.78	\$43.53	\$48.29	\$52.94	\$58.02	\$62.00	\$72.53
55	\$39.00	\$46.28	\$51.33	\$56.67	\$62.09	\$66.36	\$77.63
56	\$42.61	\$50.68	\$56.14	\$62.45	\$68.44	\$73.14	\$85.55
57	\$46.35	\$55.23	\$61.14	\$68.49	\$75.05	\$80.21	\$93.81
58	\$50.21	\$59.95	\$66.30	\$74.75	\$81.93	\$87.55	\$102.41
59	\$54.18	\$64.83	\$71.62	\$81.28	\$89.07	\$95.19	\$111.34
60	\$58.27	\$69.85	\$77.12	\$88.04	\$96.48	\$103.12	\$120.59
61	\$65.71	\$79.03	\$87.27	\$98.75	\$108.23	\$115.65	\$135.27
62	\$73.29	\$88.50	\$97.70	\$109.62	\$120.12	\$128.40	\$150.17
63	\$81.06	\$98.22	\$108.39	\$120.64	\$132.21	\$141.30	\$165.27
64	\$89.02	\$108.19	\$119.39	\$131.84	\$144.47	\$154.41	\$180.60
65	\$97.11	\$118.44	\$130.66	\$143.18	\$156.92	\$167.69	\$196.14
66	\$112.25	\$137.33	\$151.26	\$164.74	\$180.52	\$192.93	\$225.65
67	\$127.69	\$156.73	\$172.40	\$186.59	\$204.47	\$218.53	\$255.60
68	\$143.49	\$176.66	\$194.08	\$208.75	\$228.77	\$244.50	\$285.96
69	\$159.63	\$197.11	\$216.32	\$231.23	\$253.41	\$270.83	\$316.76
70	\$176.11	\$218.09	\$239.10	\$254.02	\$278.37	\$297.53	\$347.98
71	\$201.38	\$250.62	\$274.34	\$298.06	\$326.65	\$349.11	\$408.31
72	\$225.69	\$282.30	\$308.57	\$342.84	\$375.71	\$401.54	\$469.64
73	\$249.00	\$313.11	\$341.75	\$388.32	\$425.56	\$454.81	\$531.95
74	\$271.36	\$343.07	\$373.90	\$434.54	\$476.19	\$508.94	\$595.26
75	\$292.74	\$372.17	\$405.01	\$481.48	\$527.66	\$563.93	\$659.57
76	\$335.10	\$423.33	\$464.03	\$556.49	\$609.87	\$651.80	\$762.32
77	\$377.08	\$473.27	\$522.69	\$632.29	\$692.92	\$740.55	\$866.16
78	\$418.69	\$522.05	\$581.00	\$708.85	\$776.82	\$830.23	\$971.02
79	\$459.92	\$569.63	\$638.97	\$786.18	\$861.57	\$920.80	\$1,076.94
80	\$500.76	\$616.02	\$696.60	\$864.26	\$947.14	\$1,012.26	\$1,183.93
81	\$558.36	\$682.17	\$777.89	\$973.01	\$1,066.30	\$1,139.61	\$1,332.87
82	\$615.43	\$746.66	\$858.71	\$1,082.81	\$1,186.66	\$1,268.23	\$1,483.31
83	\$671.98	\$809.47	\$939.02	\$1,193.70	\$1,308.17	\$1,398.10	\$1,635.22
84	\$727.98	\$870.63	\$1,018.84	\$1,305.68	\$1,430.87	\$1,529.25	\$1,788.59
85	\$783.47	\$930.12	\$1,098.18	\$1,418.72	\$1,554.76	\$1,661.65	\$1,943.44
86	\$884.21	\$1,049.73	\$1,239.41	\$1,609.24	\$1,763.57	\$1,884.81	\$2,204.45
87	\$982.78	\$1,166.74	\$1,377.57	\$1,797.80	\$1,970.20	\$2,105.65	\$2,462.74
88	\$1,079.14	\$1,281.14	\$1,512.64	\$1,984.37	\$2,174.64	\$2,324.16	\$2,718.31
89	\$1,173.30	\$1,392.95	\$1,644.65	\$2,168.94	\$2,376.92	\$2,540.32	\$2,971.15
90	\$1,265.29	\$1,502.15	\$1,773.58	\$2,351.52	\$2,577.02	\$2,754.17	\$3,221.27
91	\$1,355.07	\$1,608.73	\$1,899.43	\$2,532.12	\$2,774.93	\$2,965.70	\$3,468.67
92	\$1,442.66	\$1,712.72	\$2,022.20	\$2,710.75	\$2,970.68	\$3,174.91	\$3,713.35
93	\$1,528.05	\$1,814.11	\$2,141.90	\$2,887.38	\$3,164.24	\$3,381.78	\$3,955.32
94	\$1,611.26	\$1,912.89	\$2,258.53	\$3,062.02	\$3,355.64	\$3,586.34	\$4,194.55
95	\$1,692.27	\$2,009.06	\$2,372.07	\$3,234.68	\$3,544.86	\$3,788.55	\$4,431.06
96	\$1,819.18	\$2,159.74	\$2,549.98	\$3,477.27	\$3,810.73	\$4,072.71	\$4,763.40
97	\$1,946.10	\$2,310.42	\$2,727.89	\$3,719.88	\$4,076.58	\$4,356.85	\$5,095.73
98	\$2,073.03	\$2,461.10	\$2,905.80	\$3,962.48	\$4,342.44	\$4,640.99	\$5,428.05
99	\$2,199.95	\$2,611.78	\$3,083.70	\$4,205.09	\$4,608.32	\$4,925.14	\$5,760.39

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$28.50	\$33.39	\$36.96	\$39.35	\$43.12	\$46.08	\$53.89
31	\$29.05	\$34.05	\$37.67	\$40.12	\$43.98	\$46.98	\$54.97
32	\$29.64	\$34.71	\$38.42	\$40.88	\$44.83	\$47.90	\$56.02
33	\$30.19	\$35.37	\$39.16	\$41.68	\$45.69	\$48.83	\$57.09
34	\$30.77	\$36.04	\$39.89	\$42.48	\$46.55	\$49.74	\$58.18
35	\$31.34	\$36.73	\$40.64	\$43.27	\$47.41	\$50.68	\$59.27
36	\$31.95	\$37.42	\$41.38	\$44.08	\$48.30	\$51.62	\$60.38
37	\$32.52	\$38.09	\$42.16	\$44.89	\$49.20	\$52.57	\$61.50
38	\$33.11	\$38.81	\$42.93	\$45.71	\$50.10	\$53.55	\$62.61
39	\$33.72	\$39.51	\$43.70	\$46.53	\$51.00	\$54.50	\$63.76
40	\$34.31	\$40.20	\$44.49	\$47.37	\$51.92	\$55.48	\$64.90
41	\$35.47	\$41.54	\$45.96	\$48.96	\$53.64	\$57.35	\$67.06
42	\$36.63	\$42.91	\$47.47	\$50.56	\$55.42	\$59.22	\$69.26
43	\$37.81	\$44.29	\$48.97	\$52.19	\$57.19	\$61.11	\$71.48
44	\$38.98	\$45.68	\$50.50	\$53.83	\$58.98	\$63.03	\$73.72
45	\$40.18	\$47.08	\$52.06	\$55.47	\$60.78	\$64.97	\$75.99
46	\$41.72	\$48.89	\$54.06	\$57.62	\$63.13	\$67.50	\$78.93
47	\$43.29	\$50.73	\$56.10	\$59.80	\$65.52	\$70.02	\$81.89
48	\$44.88	\$52.59	\$58.15	\$61.97	\$67.90	\$72.58	\$84.89
49	\$46.48	\$54.47	\$60.23	\$64.18	\$70.33	\$75.18	\$87.90
50	\$48.10	\$56.37	\$62.34	\$66.42	\$72.78	\$77.79	\$90.96
51	\$51.68	\$60.72	\$67.14	\$72.17	\$79.10	\$84.54	\$98.87
52	\$55.38	\$65.25	\$72.09	\$78.18	\$85.68	\$91.57	\$107.09
53	\$59.19	\$69.93	\$77.23	\$84.44	\$92.53	\$98.89	\$115.66
54	\$63.16	\$74.74	\$82.50	\$90.92	\$99.65	\$106.48	\$124.55
55	\$67.21	\$79.74	\$87.95	\$97.63	\$107.00	\$114.34	\$133.75
56	\$73.22	\$87.07	\$96.00	\$107.31	\$117.58	\$125.66	\$147.00
57	\$79.44	\$94.67	\$104.34	\$117.36	\$128.62	\$137.47	\$160.77
58	\$85.87	\$102.51	\$112.95	\$127.84	\$140.10	\$149.71	\$175.11
59	\$92.48	\$110.62	\$121.83	\$138.71	\$152.00	\$162.46	\$190.01
60	\$99.28	\$119.01	\$131.00	\$149.98	\$164.37	\$175.66	\$205.44
61	\$110.05	\$132.38	\$145.66	\$165.38	\$181.24	\$193.69	\$226.54
62	\$121.03	\$146.13	\$160.74	\$181.00	\$198.35	\$212.01	\$247.95
63	\$132.27	\$160.25	\$176.19	\$196.87	\$215.73	\$230.57	\$269.68
64	\$143.77	\$174.75	\$192.07	\$212.93	\$233.34	\$249.41	\$291.70
65	\$155.49	\$189.65	\$208.32	\$229.25	\$251.24	\$268.50	\$314.03
66	\$175.64	\$214.89	\$235.77	\$257.79	\$282.49	\$301.91	\$353.10
67	\$196.21	\$240.84	\$263.94	\$286.70	\$314.21	\$335.80	\$392.74
68	\$217.25	\$267.47	\$292.82	\$316.04	\$346.36	\$370.16	\$432.93
69	\$238.73	\$294.75	\$322.44	\$345.80	\$378.95	\$405.00	\$473.69
70	\$260.63	\$322.77	\$352.75	\$375.96	\$412.00	\$440.33	\$515.03
71	\$291.77	\$363.13	\$396.37	\$431.88	\$473.29	\$505.82	\$591.60
72	\$321.72	\$402.41	\$438.71	\$488.70	\$535.57	\$572.39	\$669.47
73	\$350.42	\$440.62	\$479.73	\$546.44	\$598.86	\$640.03	\$748.57
74	\$377.88	\$477.74	\$519.47	\$605.11	\$663.13	\$708.74	\$828.94
75	\$404.13	\$513.79	\$557.89	\$664.69	\$728.43	\$778.50	\$910.53
76	\$452.86	\$572.09	\$625.94	\$752.08	\$824.19	\$880.87	\$1,030.24
77	\$501.17	\$629.04	\$693.57	\$840.35	\$920.95	\$984.27	\$1,151.21
78	\$549.04	\$684.59	\$760.80	\$929.54	\$1,018.68	\$1,088.71	\$1,273.33
79	\$596.48	\$738.76	\$827.63	\$1,019.60	\$1,117.38	\$1,194.19	\$1,396.71
80	\$643.47	\$791.56	\$894.06	\$1,110.55	\$1,217.05	\$1,300.74	\$1,521.31
81	\$717.47	\$876.57	\$998.39	\$1,250.29	\$1,370.17	\$1,464.37	\$1,712.71
82	\$790.81	\$959.43	\$1,102.12	\$1,391.38	\$1,524.81	\$1,629.64	\$1,906.02
83	\$863.47	\$1,040.14	\$1,205.19	\$1,533.87	\$1,680.97	\$1,796.54	\$2,101.21
84	\$935.44	\$1,118.73	\$1,307.65	\$1,677.76	\$1,838.63	\$1,965.05	\$2,298.30
85	\$1,006.73	\$1,195.17	\$1,409.49	\$1,823.01	\$1,997.82	\$2,135.17	\$2,497.26
86	\$1,136.19	\$1,348.88	\$1,590.73	\$2,067.84	\$2,266.13	\$2,421.92	\$2,832.66
87	\$1,262.83	\$1,499.23	\$1,768.06	\$2,310.12	\$2,531.64	\$2,705.69	\$3,164.55
88	\$1,386.66	\$1,646.23	\$1,941.43	\$2,549.85	\$2,794.35	\$2,986.46	\$3,492.94
89	\$1,507.66	\$1,789.90	\$2,110.84	\$2,787.03	\$3,054.27	\$3,264.25	\$3,817.83
90	\$1,625.85	\$1,930.22	\$2,276.31	\$3,021.65	\$3,311.40	\$3,539.04	\$4,139.24
91	\$1,741.22	\$2,067.19	\$2,437.85	\$3,253.71	\$3,565.71	\$3,810.84	\$4,457.14
92	\$1,853.78	\$2,200.81	\$2,595.41	\$3,483.23	\$3,817.25	\$4,079.68	\$4,771.55
93	\$1,963.51	\$2,331.06	\$2,749.04	\$3,710.20	\$4,065.96	\$4,345.50	\$5,082.46
94	\$2,070.43	\$2,458.02	\$2,898.74	\$3,934.61	\$4,311.91	\$4,608.36	\$5,389.88
95	\$2,174.52	\$2,581.59	\$3,044.47	\$4,156.47	\$4,555.04	\$4,868.19	\$5,693.79
96	\$2,337.61	\$2,775.20	\$3,272.81	\$4,468.20	\$4,896.68	\$5,233.31	\$6,120.83
97	\$2,500.70	\$2,968.83	\$3,501.15	\$4,779.93	\$5,238.29	\$5,598.42	\$6,547.86
98	\$2,663.79	\$3,162.44	\$3,729.48	\$5,091.67	\$5,579.93	\$5,963.54	\$6,974.91
99	\$2,826.89	\$3,356.07	\$3,957.80	\$5,403.42	\$5,921.55	\$6,328.65	\$7,401.93

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.78	\$45.45	\$50.18	\$53.55	\$58.68	\$62.72	\$73.34
31	\$39.53	\$46.34	\$51.15	\$54.60	\$59.82	\$63.93	\$74.79
32	\$40.31	\$47.23	\$52.16	\$55.64	\$60.99	\$65.17	\$76.24
33	\$41.07	\$48.14	\$53.16	\$56.73	\$62.16	\$66.43	\$77.69
34	\$41.87	\$49.03	\$54.17	\$57.79	\$63.33	\$67.68	\$79.17
35	\$42.65	\$49.98	\$55.19	\$58.89	\$64.52	\$68.95	\$80.65
36	\$43.46	\$50.90	\$56.22	\$59.98	\$65.74	\$70.25	\$82.17
37	\$44.24	\$51.84	\$57.24	\$61.08	\$66.94	\$71.53	\$83.67
38	\$45.07	\$52.80	\$58.30	\$62.20	\$68.15	\$72.84	\$85.21
39	\$45.87	\$53.74	\$59.35	\$63.32	\$69.40	\$74.16	\$86.75
40	\$46.68	\$54.69	\$60.41	\$64.45	\$70.63	\$75.49	\$88.30
41	\$48.24	\$56.52	\$62.42	\$66.60	\$73.00	\$78.00	\$91.23
42	\$49.82	\$58.37	\$64.42	\$68.77	\$75.38	\$80.54	\$94.20
43	\$51.41	\$60.22	\$66.46	\$70.96	\$77.76	\$83.10	\$97.19
44	\$52.98	\$62.09	\$68.52	\$73.17	\$80.19	\$85.70	\$100.22
45	\$54.61	\$64.00	\$70.62	\$75.40	\$82.62	\$88.32	\$103.29
46	\$56.52	\$66.22	\$73.06	\$78.05	\$85.51	\$91.40	\$106.88
47	\$58.42	\$68.48	\$75.54	\$80.69	\$88.42	\$94.49	\$110.51
48	\$60.37	\$70.74	\$78.03	\$83.35	\$91.33	\$97.63	\$114.18
49	\$62.33	\$73.04	\$80.55	\$86.04	\$94.29	\$100.80	\$117.89
50	\$64.31	\$75.36	\$83.10	\$88.80	\$97.29	\$104.00	\$121.61
51	\$68.61	\$80.61	\$88.88	\$95.80	\$105.00	\$112.22	\$131.24
52	\$73.02	\$86.03	\$94.83	\$103.09	\$112.98	\$120.74	\$141.21
53	\$77.58	\$91.63	\$100.95	\$110.63	\$121.26	\$129.59	\$151.56
54	\$82.29	\$97.40	\$107.31	\$118.45	\$129.83	\$138.75	\$162.28
55	\$87.10	\$103.34	\$113.81	\$126.53	\$138.67	\$148.21	\$173.34
56	\$93.86	\$111.62	\$122.89	\$137.56	\$150.74	\$161.12	\$188.44
57	\$100.85	\$120.18	\$132.26	\$149.00	\$163.29	\$174.51	\$204.11
58	\$108.04	\$129.01	\$141.94	\$160.87	\$176.30	\$188.41	\$220.37
59	\$115.46	\$138.12	\$151.91	\$173.17	\$189.78	\$202.83	\$237.23
60	\$123.06	\$147.49	\$162.17	\$185.91	\$203.73	\$217.74	\$254.66
61	\$134.32	\$161.56	\$177.57	\$201.85	\$221.22	\$236.41	\$276.51
62	\$145.79	\$176.02	\$193.35	\$218.05	\$238.96	\$255.39	\$298.70
63	\$157.53	\$190.87	\$209.55	\$234.46	\$256.94	\$274.61	\$321.18
64	\$169.53	\$206.07	\$226.14	\$251.11	\$275.18	\$294.10	\$343.98
65	\$181.75	\$221.68	\$243.16	\$267.99	\$293.68	\$313.86	\$367.10
66	\$202.40	\$247.63	\$271.38	\$297.05	\$325.54	\$347.91	\$406.90
67	\$223.48	\$274.28	\$300.34	\$326.51	\$357.83	\$382.44	\$447.29
68	\$245.00	\$301.63	\$330.01	\$356.41	\$390.59	\$417.43	\$488.24
69	\$266.96	\$329.64	\$360.42	\$386.72	\$423.80	\$452.94	\$529.75
70	\$289.39	\$358.37	\$391.54	\$417.42	\$457.45	\$488.90	\$571.83
71	\$320.13	\$398.42	\$434.74	\$473.84	\$519.28	\$554.98	\$649.09
72	\$349.67	\$437.37	\$476.65	\$531.17	\$582.10	\$622.12	\$727.61
73	\$377.95	\$475.25	\$517.28	\$589.38	\$645.93	\$690.33	\$807.40
74	\$405.01	\$512.04	\$556.57	\$648.54	\$710.73	\$759.60	\$888.44
75	\$430.84	\$547.75	\$594.58	\$708.63	\$776.58	\$829.97	\$970.72
76	\$479.11	\$605.25	\$662.00	\$795.65	\$871.94	\$931.91	\$1,089.93
77	\$526.95	\$661.37	\$729.01	\$883.57	\$968.30	\$1,034.86	\$1,210.39
78	\$574.34	\$716.13	\$795.64	\$972.36	\$1,065.61	\$1,138.87	\$1,332.00
79	\$621.31	\$769.53	\$861.86	\$1,062.04	\$1,163.89	\$1,243.91	\$1,454.85
80	\$667.82	\$821.54	\$927.70	\$1,152.62	\$1,263.13	\$1,349.99	\$1,578.92
81	\$744.63	\$909.77	\$1,035.95	\$1,297.64	\$1,422.06	\$1,519.82	\$1,777.57
82	\$820.75	\$995.77	\$1,143.58	\$1,444.07	\$1,582.55	\$1,691.34	\$1,978.19
83	\$896.16	\$1,079.53	\$1,250.54	\$1,591.95	\$1,744.62	\$1,864.56	\$2,180.76
84	\$970.86	\$1,161.10	\$1,356.83	\$1,741.29	\$1,908.26	\$2,039.46	\$2,385.32
85	\$1,044.85	\$1,240.44	\$1,462.50	\$1,892.04	\$2,073.47	\$2,216.02	\$2,591.83
86	\$1,179.22	\$1,399.97	\$1,650.59	\$2,146.13	\$2,351.94	\$2,513.62	\$2,939.94
87	\$1,310.65	\$1,556.01	\$1,834.58	\$2,397.61	\$2,627.51	\$2,808.14	\$3,284.36
88	\$1,439.16	\$1,708.57	\$2,014.45	\$2,646.41	\$2,900.17	\$3,099.56	\$3,625.20
89	\$1,564.76	\$1,857.69	\$2,190.25	\$2,892.56	\$3,169.93	\$3,387.86	\$3,962.41
90	\$1,687.43	\$2,003.31	\$2,361.94	\$3,136.06	\$3,436.80	\$3,673.05	\$4,295.97
91	\$1,807.17	\$2,145.45	\$2,529.55	\$3,376.92	\$3,700.73	\$3,955.16	\$4,625.92
92	\$1,923.98	\$2,284.14	\$2,693.06	\$3,615.13	\$3,961.78	\$4,234.16	\$4,952.23
93	\$2,037.86	\$2,419.34	\$2,852.46	\$3,850.70	\$4,219.93	\$4,510.04	\$5,274.92
94	\$2,148.84	\$2,551.10	\$3,007.78	\$4,083.60	\$4,475.18	\$4,782.84	\$5,593.97
95	\$2,256.86	\$2,679.35	\$3,159.01	\$4,313.86	\$4,727.52	\$5,052.52	\$5,909.39
96	\$2,426.12	\$2,880.29	\$3,395.93	\$4,637.39	\$5,082.10	\$5,431.47	\$6,352.59
97	\$2,595.39	\$3,081.25	\$3,632.86	\$4,960.93	\$5,436.63	\$5,810.42	\$6,795.82
98	\$2,764.66	\$3,282.19	\$3,869.78	\$5,284.47	\$5,791.20	\$6,189.37	\$7,239.00
99	\$2,933.93	\$3,483.16	\$4,106.69	\$5,608.01	\$6,145.78	\$6,568.29	\$7,682.21

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.33	\$47.70	\$53.03	\$57.10	\$62.57	\$66.87	\$78.22
31	\$38.80	\$48.29	\$53.69	\$57.79	\$63.33	\$67.68	\$79.17
32	\$39.26	\$48.89	\$54.35	\$58.50	\$64.11	\$68.52	\$80.14
33	\$39.73	\$49.48	\$55.00	\$59.21	\$64.89	\$69.34	\$81.11
34	\$40.22	\$50.06	\$55.66	\$59.93	\$65.67	\$70.17	\$82.08
35	\$40.69	\$50.65	\$56.31	\$60.62	\$66.43	\$71.00	\$83.04
36	\$41.16	\$51.25	\$56.95	\$61.33	\$67.20	\$71.82	\$84.01
37	\$41.64	\$51.84	\$57.63	\$62.03	\$67.98	\$72.66	\$84.97
38	\$42.11	\$52.42	\$58.27	\$62.73	\$68.75	\$73.48	\$85.95
39	\$42.57	\$53.01	\$58.94	\$63.44	\$69.53	\$74.29	\$86.91
40	\$43.07	\$53.61	\$59.58	\$64.16	\$70.30	\$75.13	\$87.87
41	\$43.91	\$54.67	\$60.76	\$65.41	\$71.69	\$76.63	\$89.62
42	\$44.76	\$55.72	\$61.93	\$66.68	\$73.08	\$78.11	\$91.35
43	\$45.62	\$56.79	\$63.10	\$67.95	\$74.48	\$79.61	\$93.09
44	\$46.46	\$57.85	\$64.27	\$69.23	\$75.87	\$81.07	\$94.84
45	\$47.31	\$58.91	\$65.44	\$70.50	\$77.26	\$82.57	\$96.57
46	\$48.57	\$60.46	\$67.15	\$72.36	\$79.30	\$84.74	\$99.12
47	\$49.81	\$62.01	\$68.86	\$74.21	\$81.33	\$86.92	\$101.66
48	\$51.06	\$63.57	\$70.57	\$76.07	\$83.37	\$89.10	\$104.21
49	\$52.31	\$65.12	\$72.28	\$77.94	\$85.40	\$91.27	\$106.75
50	\$53.56	\$66.67	\$73.98	\$79.79	\$87.44	\$93.45	\$109.30
51	\$55.87	\$69.54	\$77.19	\$83.24	\$91.22	\$97.48	\$114.02
52	\$58.18	\$72.42	\$80.41	\$86.68	\$94.99	\$101.51	\$118.73
53	\$60.49	\$75.31	\$83.62	\$90.11	\$98.76	\$105.55	\$123.46
54	\$62.80	\$78.18	\$86.83	\$93.57	\$102.54	\$109.60	\$128.17
55	\$65.12	\$81.06	\$90.05	\$97.01	\$106.32	\$113.63	\$132.90
56	\$69.58	\$86.62	\$96.13	\$103.65	\$113.60	\$121.42	\$142.00
57	\$74.05	\$92.17	\$102.23	\$110.30	\$120.88	\$129.20	\$151.11
58	\$78.50	\$97.73	\$108.32	\$116.96	\$128.17	\$136.98	\$160.21
59	\$82.97	\$103.29	\$114.42	\$123.61	\$135.46	\$144.77	\$169.32
60	\$87.42	\$108.84	\$120.51	\$130.25	\$142.74	\$152.55	\$178.42
61	\$97.28	\$121.11	\$134.21	\$144.93	\$158.84	\$169.76	\$198.54
62	\$107.13	\$133.38	\$147.89	\$159.63	\$174.92	\$186.95	\$218.66
63	\$117.00	\$145.65	\$161.59	\$174.31	\$191.02	\$204.15	\$238.78
64	\$126.85	\$157.92	\$175.27	\$189.00	\$207.11	\$221.36	\$258.90
65	\$136.72	\$170.20	\$188.97	\$203.68	\$223.21	\$238.56	\$279.01
66	\$156.10	\$194.32	\$215.55	\$232.53	\$254.85	\$272.35	\$318.54
67	\$175.46	\$218.42	\$242.13	\$261.41	\$286.46	\$306.17	\$358.08
68	\$194.83	\$242.54	\$268.71	\$290.27	\$318.10	\$339.96	\$397.62
69	\$214.21	\$266.66	\$295.29	\$319.12	\$349.71	\$373.77	\$437.16
70	\$233.57	\$290.79	\$321.87	\$347.98	\$381.34	\$407.56	\$476.69
71	\$271.70	\$338.23	\$374.28	\$404.77	\$443.58	\$474.07	\$554.48
72	\$309.81	\$385.68	\$426.70	\$461.56	\$505.83	\$540.59	\$632.28
73	\$347.94	\$433.15	\$479.13	\$518.36	\$568.05	\$607.12	\$710.07
74	\$386.05	\$480.60	\$531.55	\$575.15	\$630.30	\$673.64	\$787.87
75	\$424.18	\$528.06	\$583.98	\$631.95	\$692.53	\$740.15	\$865.66
76	\$487.66	\$607.10	\$671.01	\$726.53	\$796.20	\$850.94	\$995.25
77	\$551.17	\$686.13	\$758.05	\$821.13	\$899.85	\$961.72	\$1,124.83
78	\$614.67	\$765.19	\$845.08	\$915.73	\$1,003.53	\$1,072.52	\$1,254.41
79	\$678.15	\$844.24	\$932.12	\$1,010.31	\$1,107.19	\$1,183.31	\$1,383.99
80	\$741.66	\$923.28	\$1,019.15	\$1,104.91	\$1,210.85	\$1,294.12	\$1,513.58
81	\$830.65	\$1,034.07	\$1,141.45	\$1,237.51	\$1,356.17	\$1,449.40	\$1,695.21
82	\$919.65	\$1,144.86	\$1,263.75	\$1,370.09	\$1,501.48	\$1,604.69	\$1,876.83
83	\$1,008.65	\$1,255.67	\$1,386.03	\$1,502.68	\$1,646.77	\$1,759.99	\$2,058.47
84	\$1,097.65	\$1,366.46	\$1,508.34	\$1,635.27	\$1,792.07	\$1,915.28	\$2,240.08
85	\$1,186.64	\$1,477.25	\$1,630.64	\$1,767.85	\$1,937.37	\$2,070.56	\$2,421.72
86	\$1,352.78	\$1,684.07	\$1,858.92	\$2,015.35	\$2,208.60	\$2,360.44	\$2,760.75
87	\$1,518.90	\$1,890.87	\$2,087.22	\$2,262.84	\$2,479.86	\$2,650.34	\$3,099.80
88	\$1,685.03	\$2,097.70	\$2,315.51	\$2,510.36	\$2,751.09	\$2,940.22	\$3,438.85
89	\$1,851.17	\$2,304.51	\$2,543.79	\$2,757.86	\$3,022.32	\$3,230.10	\$3,777.87
90	\$2,017.30	\$2,511.31	\$2,772.09	\$3,005.35	\$3,293.55	\$3,519.98	\$4,116.93
91	\$2,183.42	\$2,718.14	\$3,000.37	\$3,252.86	\$3,564.78	\$3,809.85	\$4,455.97
92	\$2,349.55	\$2,924.96	\$3,228.67	\$3,500.35	\$3,836.01	\$4,099.73	\$4,795.00
93	\$2,515.69	\$3,131.78	\$3,456.95	\$3,747.85	\$4,107.24	\$4,389.61	\$5,134.05
94	\$2,681.80	\$3,338.59	\$3,685.24	\$3,995.36	\$4,378.47	\$4,679.50	\$5,473.09
95	\$2,847.94	\$3,545.40	\$3,913.54	\$4,242.85	\$4,649.70	\$4,969.38	\$5,812.12
96	\$3,061.54	\$3,811.30	\$4,207.05	\$4,561.06	\$4,998.43	\$5,342.07	\$6,248.04
97	\$3,275.14	\$4,077.22	\$4,500.56	\$4,879.28	\$5,347.16	\$5,714.79	\$6,683.95
98	\$3,488.74	\$4,343.11	\$4,794.08	\$5,197.49	\$5,695.89	\$6,087.48	\$7,119.87
99	\$3,702.33	\$4,609.01	\$5,087.59	\$5,515.70	\$6,044.61	\$6,460.18	\$7,555.77

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$61.31	\$76.32	\$84.47	\$91.34	\$100.11	\$106.99	\$125.13
31	\$62.08	\$77.27	\$85.50	\$92.47	\$101.34	\$108.30	\$126.67
32	\$62.82	\$78.22	\$86.55	\$93.60	\$102.59	\$109.63	\$128.23
33	\$63.59	\$79.16	\$87.59	\$94.75	\$103.82	\$110.95	\$129.77
34	\$64.34	\$80.11	\$88.65	\$95.87	\$105.05	\$112.28	\$131.33
35	\$65.11	\$81.05	\$89.68	\$96.99	\$106.28	\$113.60	\$132.86
36	\$65.87	\$82.00	\$90.73	\$98.12	\$107.52	\$114.93	\$134.41
37	\$66.62	\$82.93	\$91.78	\$99.25	\$108.77	\$116.25	\$135.95
38	\$67.37	\$83.87	\$92.79	\$100.38	\$109.99	\$117.56	\$137.51
39	\$68.12	\$84.82	\$93.88	\$101.52	\$111.24	\$118.88	\$139.07
40	\$68.90	\$85.76	\$94.89	\$102.64	\$112.47	\$120.20	\$140.59
41	\$70.74	\$88.06	\$97.42	\$105.38	\$115.48	\$123.42	\$144.35
42	\$72.58	\$90.34	\$99.92	\$108.11	\$118.47	\$126.61	\$148.09
43	\$74.40	\$92.62	\$102.43	\$110.84	\$121.47	\$129.83	\$151.84
44	\$76.23	\$94.92	\$104.95	\$113.58	\$124.48	\$133.03	\$155.60
45	\$78.07	\$97.19	\$107.45	\$116.33	\$127.47	\$136.25	\$159.34
46	\$80.57	\$100.31	\$110.90	\$120.05	\$131.54	\$140.60	\$164.43
47	\$83.07	\$103.41	\$114.36	\$123.74	\$135.61	\$144.94	\$169.52
48	\$85.56	\$106.52	\$117.80	\$127.45	\$139.69	\$149.28	\$174.61
49	\$88.06	\$109.60	\$121.25	\$131.18	\$143.77	\$153.64	\$179.69
50	\$90.55	\$112.71	\$124.70	\$134.89	\$147.82	\$158.00	\$184.78
51	\$94.87	\$118.09	\$130.62	\$141.35	\$154.89	\$165.55	\$193.63
52	\$99.20	\$123.50	\$136.55	\$147.78	\$161.98	\$173.09	\$202.45
53	\$103.54	\$128.91	\$142.47	\$154.24	\$169.02	\$180.67	\$211.30
54	\$107.86	\$134.29	\$148.39	\$160.71	\$176.11	\$188.22	\$220.12
55	\$112.19	\$139.68	\$154.32	\$167.14	\$183.18	\$195.76	\$228.98
56	\$119.55	\$148.82	\$164.39	\$178.08	\$195.18	\$208.58	\$243.97
57	\$126.89	\$157.97	\$174.47	\$189.05	\$207.18	\$221.42	\$258.96
58	\$134.24	\$167.11	\$184.55	\$200.00	\$219.15	\$234.25	\$273.95
59	\$141.59	\$176.26	\$194.63	\$210.95	\$231.17	\$247.07	\$288.96
60	\$148.94	\$185.42	\$204.70	\$221.89	\$243.17	\$259.88	\$303.95
61	\$162.92	\$202.82	\$224.03	\$242.73	\$266.01	\$284.29	\$332.51
62	\$176.91	\$220.25	\$243.33	\$263.59	\$288.85	\$308.70	\$361.06
63	\$190.92	\$237.67	\$262.65	\$284.42	\$311.68	\$333.14	\$389.62
64	\$204.89	\$255.08	\$281.95	\$305.26	\$334.53	\$357.54	\$418.18
65	\$218.90	\$272.50	\$301.28	\$326.11	\$357.38	\$381.95	\$446.72
66	\$244.25	\$304.07	\$335.99	\$363.88	\$398.79	\$426.21	\$498.47
67	\$269.61	\$335.63	\$370.70	\$401.68	\$440.17	\$470.45	\$550.23
68	\$294.97	\$367.20	\$405.43	\$439.45	\$481.60	\$514.70	\$601.98
69	\$320.33	\$398.77	\$440.14	\$477.22	\$522.98	\$558.96	\$653.75
70	\$345.70	\$430.36	\$474.85	\$515.03	\$564.38	\$603.19	\$705.49
71	\$393.67	\$490.07	\$540.75	\$586.49	\$642.72	\$686.91	\$803.40
72	\$441.65	\$549.81	\$606.66	\$657.98	\$721.06	\$770.63	\$901.32
73	\$489.62	\$609.53	\$672.58	\$729.44	\$799.38	\$854.35	\$999.23
74	\$537.61	\$669.26	\$738.49	\$800.92	\$877.71	\$938.06	\$1,097.15
75	\$585.58	\$728.99	\$804.41	\$872.40	\$956.04	\$1,021.78	\$1,195.06
76	\$659.05	\$820.47	\$905.14	\$981.88	\$1,076.02	\$1,150.01	\$1,345.03
77	\$732.56	\$911.93	\$1,005.87	\$1,091.36	\$1,195.99	\$1,278.22	\$1,495.00
78	\$806.03	\$1,003.43	\$1,106.59	\$1,200.82	\$1,315.97	\$1,406.43	\$1,644.96
79	\$879.52	\$1,094.90	\$1,207.32	\$1,310.30	\$1,435.95	\$1,534.67	\$1,794.93
80	\$953.00	\$1,186.39	\$1,308.04	\$1,419.78	\$1,555.91	\$1,662.90	\$1,944.90
81	\$1,067.37	\$1,328.76	\$1,465.00	\$1,590.15	\$1,742.64	\$1,862.43	\$2,178.29
82	\$1,181.72	\$1,471.12	\$1,621.97	\$1,760.52	\$1,929.34	\$2,061.98	\$2,411.68
83	\$1,296.09	\$1,613.50	\$1,778.93	\$1,930.89	\$2,116.06	\$2,261.53	\$2,645.07
84	\$1,410.44	\$1,755.86	\$1,935.90	\$2,101.26	\$2,302.77	\$2,461.08	\$2,878.45
85	\$1,524.81	\$1,898.21	\$2,092.87	\$2,271.65	\$2,489.47	\$2,660.63	\$3,111.84
86	\$1,738.27	\$2,163.99	\$2,385.87	\$2,589.68	\$2,838.00	\$3,033.10	\$3,547.50
87	\$1,951.75	\$2,429.71	\$2,678.86	\$2,907.71	\$3,186.54	\$3,405.60	\$3,983.15
88	\$2,165.21	\$2,695.48	\$2,971.87	\$3,225.74	\$3,535.06	\$3,778.09	\$4,418.82
89	\$2,378.69	\$2,961.22	\$3,264.86	\$3,543.77	\$3,883.58	\$4,150.58	\$4,854.46
90	\$2,592.16	\$3,226.97	\$3,557.87	\$3,861.79	\$4,232.11	\$4,523.08	\$5,290.13
91	\$2,805.62	\$3,492.73	\$3,850.87	\$4,179.84	\$4,580.63	\$4,895.55	\$5,725.80
92	\$3,019.12	\$3,758.49	\$4,143.86	\$4,497.86	\$4,929.16	\$5,268.05	\$6,161.46
93	\$3,232.59	\$4,024.24	\$4,436.86	\$4,815.89	\$5,277.68	\$5,640.54	\$6,597.10
94	\$3,446.06	\$4,289.99	\$4,729.86	\$5,133.94	\$5,626.21	\$6,013.01	\$7,032.76
95	\$3,659.52	\$4,555.75	\$5,022.87	\$5,451.95	\$5,974.72	\$6,385.51	\$7,468.42
96	\$3,933.99	\$4,897.41	\$5,399.59	\$5,860.85	\$6,422.84	\$6,864.42	\$8,028.56
97	\$4,208.46	\$5,239.11	\$5,776.29	\$6,269.76	\$6,870.95	\$7,343.34	\$8,588.68
98	\$4,482.91	\$5,580.78	\$6,153.02	\$6,678.64	\$7,319.07	\$7,822.24	\$9,148.83
99	\$4,757.38	\$5,922.46	\$6,529.73	\$7,087.52	\$7,767.15	\$8,301.14	\$9,708.94

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$83.44	\$103.85	\$114.71	\$124.30	\$136.22	\$145.58	\$170.28
31	\$84.46	\$105.15	\$116.13	\$125.82	\$137.89	\$147.37	\$172.37
32	\$85.49	\$106.43	\$117.54	\$127.37	\$139.58	\$149.18	\$174.47
33	\$86.51	\$107.71	\$118.96	\$128.91	\$141.26	\$150.96	\$176.58
34	\$87.56	\$109.00	\$120.38	\$130.44	\$142.95	\$152.79	\$178.69
35	\$88.59	\$110.28	\$121.80	\$131.97	\$144.62	\$154.57	\$180.79
36	\$89.62	\$111.58	\$123.19	\$133.51	\$146.31	\$156.38	\$182.89
37	\$90.65	\$112.85	\$124.63	\$135.05	\$148.00	\$158.17	\$184.99
38	\$91.67	\$114.14	\$126.05	\$136.58	\$149.68	\$159.98	\$187.11
39	\$92.70	\$115.42	\$127.46	\$138.12	\$151.36	\$161.76	\$189.21
40	\$93.75	\$116.69	\$128.88	\$139.67	\$153.04	\$163.57	\$191.31
41	\$96.23	\$119.79	\$132.26	\$143.35	\$157.10	\$167.90	\$196.37
42	\$98.71	\$122.87	\$135.65	\$147.03	\$161.14	\$172.21	\$201.42
43	\$101.18	\$125.94	\$139.02	\$150.72	\$165.18	\$176.53	\$206.47
44	\$103.65	\$129.03	\$142.41	\$154.43	\$169.21	\$180.85	\$211.53
45	\$106.13	\$132.11	\$145.78	\$158.10	\$173.27	\$185.19	\$216.57
46	\$109.11	\$135.83	\$149.87	\$162.55	\$178.13	\$190.39	\$222.67
47	\$112.09	\$139.53	\$153.95	\$167.00	\$183.02	\$195.60	\$228.76
48	\$115.09	\$143.27	\$158.04	\$171.44	\$187.90	\$200.81	\$234.87
49	\$118.07	\$146.98	\$162.13	\$175.90	\$192.77	\$206.03	\$240.96
50	\$121.04	\$150.71	\$166.20	\$180.34	\$197.64	\$211.24	\$247.05
51	\$125.92	\$156.76	\$172.90	\$187.60	\$205.59	\$219.73	\$257.00
52	\$130.80	\$162.81	\$179.60	\$194.85	\$213.54	\$228.23	\$266.93
53	\$135.68	\$168.91	\$186.28	\$202.12	\$221.50	\$236.73	\$276.88
54	\$140.55	\$174.95	\$192.98	\$209.38	\$229.46	\$245.22	\$286.81
55	\$145.41	\$181.01	\$199.68	\$216.64	\$237.40	\$253.72	\$296.76
56	\$153.26	\$190.78	\$210.42	\$228.31	\$250.21	\$267.43	\$312.76
57	\$161.10	\$200.55	\$221.17	\$240.00	\$263.02	\$281.10	\$328.76
58	\$168.93	\$210.31	\$231.91	\$251.69	\$275.79	\$294.76	\$344.76
59	\$176.77	\$220.06	\$242.66	\$263.36	\$288.61	\$308.47	\$360.76
60	\$184.62	\$229.82	\$253.41	\$275.03	\$301.42	\$322.13	\$376.76
61	\$198.87	\$247.56	\$273.06	\$296.28	\$324.67	\$347.01	\$405.85
62	\$213.11	\$265.30	\$292.71	\$317.52	\$347.95	\$371.86	\$434.94
63	\$227.39	\$283.06	\$312.36	\$338.76	\$371.22	\$396.75	\$464.03
64	\$241.62	\$300.81	\$332.00	\$359.97	\$394.50	\$421.62	\$493.12
65	\$255.89	\$318.54	\$351.65	\$381.22	\$417.77	\$446.49	\$522.21
66	\$281.48	\$350.40	\$386.74	\$419.34	\$459.55	\$491.14	\$574.42
67	\$307.06	\$382.25	\$421.82	\$457.45	\$501.33	\$535.79	\$626.65
68	\$332.64	\$414.11	\$456.90	\$495.59	\$543.10	\$580.45	\$678.88
69	\$358.24	\$445.96	\$491.99	\$533.69	\$584.87	\$625.08	\$731.10
70	\$383.82	\$477.84	\$527.07	\$571.83	\$626.65	\$669.74	\$783.32
71	\$431.91	\$537.69	\$593.11	\$643.48	\$705.17	\$753.66	\$881.46
72	\$480.01	\$597.56	\$659.15	\$715.12	\$783.68	\$837.56	\$979.62
73	\$528.10	\$657.43	\$725.21	\$786.76	\$862.22	\$921.48	\$1,077.77
74	\$576.19	\$717.31	\$791.25	\$858.42	\$940.73	\$1,005.41	\$1,175.91
75	\$624.30	\$777.18	\$857.31	\$930.08	\$1,019.24	\$1,089.33	\$1,274.06
76	\$697.24	\$868.01	\$957.29	\$1,038.77	\$1,138.36	\$1,216.64	\$1,422.96
77	\$770.22	\$958.82	\$1,057.29	\$1,147.46	\$1,257.48	\$1,343.94	\$1,571.85
78	\$843.17	\$1,049.66	\$1,157.27	\$1,256.15	\$1,376.59	\$1,471.24	\$1,720.75
79	\$916.13	\$1,140.48	\$1,257.26	\$1,364.84	\$1,495.71	\$1,598.55	\$1,869.65
80	\$989.09	\$1,231.32	\$1,357.25	\$1,473.54	\$1,614.83	\$1,725.87	\$2,018.55
81	\$1,107.77	\$1,379.06	\$1,520.12	\$1,650.37	\$1,808.64	\$1,932.96	\$2,260.77
82	\$1,226.48	\$1,526.83	\$1,682.99	\$1,827.19	\$2,002.40	\$2,140.06	\$2,503.00
83	\$1,345.16	\$1,674.59	\$1,845.84	\$2,004.02	\$2,196.19	\$2,347.17	\$2,745.23
84	\$1,463.85	\$1,822.36	\$2,008.72	\$2,180.83	\$2,389.95	\$2,554.27	\$2,987.45
85	\$1,582.53	\$1,970.10	\$2,171.59	\$2,357.66	\$2,583.75	\$2,761.37	\$3,229.67
86	\$1,804.09	\$2,245.92	\$2,475.62	\$2,687.73	\$2,945.48	\$3,147.95	\$3,681.82
87	\$2,025.66	\$2,521.72	\$2,779.64	\$3,017.81	\$3,307.20	\$3,534.55	\$4,133.98
88	\$2,247.21	\$2,797.54	\$3,083.66	\$3,347.87	\$3,668.93	\$3,921.16	\$4,586.14
89	\$2,468.77	\$3,073.36	\$3,387.69	\$3,677.95	\$4,030.64	\$4,307.75	\$5,038.29
90	\$2,690.34	\$3,349.18	\$3,691.71	\$4,008.01	\$4,392.37	\$4,694.33	\$5,490.45
91	\$2,911.87	\$3,624.98	\$3,995.74	\$4,338.10	\$4,754.09	\$5,080.94	\$5,942.59
92	\$3,133.43	\$3,900.81	\$4,299.75	\$4,668.16	\$5,115.81	\$5,467.52	\$6,394.76
93	\$3,355.00	\$4,176.63	\$4,603.78	\$4,998.25	\$5,477.53	\$5,854.11	\$6,846.90
94	\$3,576.54	\$4,452.44	\$4,907.80	\$5,328.32	\$5,839.26	\$6,240.71	\$7,299.07
95	\$3,798.10	\$4,728.24	\$5,211.84	\$5,658.40	\$6,200.96	\$6,627.30	\$7,751.21
96	\$4,082.95	\$5,082.85	\$5,602.73	\$6,082.77	\$6,666.04	\$7,124.34	\$8,332.57
97	\$4,367.82	\$5,437.48	\$5,993.60	\$6,507.16	\$7,131.13	\$7,621.40	\$8,913.91
98	\$4,652.67	\$5,792.10	\$6,384.48	\$6,931.53	\$7,596.20	\$8,118.45	\$9,495.25
99	\$4,937.53	\$6,146.71	\$6,775.37	\$7,355.91	\$8,061.27	\$8,615.47	\$10,076.57

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$35.40	\$44.07	\$49.01	\$52.74	\$57.79	\$61.78	\$72.25
31	\$35.83	\$44.63	\$49.61	\$53.40	\$58.51	\$62.53	\$73.14
32	\$36.27	\$45.16	\$50.21	\$54.04	\$59.23	\$63.30	\$74.03
33	\$36.72	\$45.71	\$50.84	\$54.70	\$59.94	\$64.05	\$74.93
34	\$37.15	\$46.24	\$51.44	\$55.35	\$60.66	\$64.83	\$75.83
35	\$37.59	\$46.79	\$52.04	\$56.00	\$61.37	\$65.59	\$76.71
36	\$38.02	\$47.34	\$52.64	\$56.66	\$62.08	\$66.35	\$77.62
37	\$38.46	\$47.89	\$53.24	\$57.31	\$62.80	\$67.12	\$78.50
38	\$38.90	\$48.42	\$53.87	\$57.96	\$63.52	\$67.89	\$79.39
39	\$39.33	\$48.97	\$54.47	\$58.62	\$64.23	\$68.64	\$80.29
40	\$39.78	\$49.53	\$55.07	\$59.27	\$64.95	\$69.41	\$81.18
41	\$40.57	\$50.50	\$56.18	\$60.44	\$66.23	\$70.78	\$82.78
42	\$41.36	\$51.49	\$57.27	\$61.61	\$67.52	\$72.16	\$84.39
43	\$42.15	\$52.45	\$58.38	\$62.78	\$68.79	\$73.53	\$86.00
44	\$42.93	\$53.44	\$59.49	\$63.96	\$70.09	\$74.91	\$87.60
45	\$43.72	\$54.41	\$60.59	\$65.12	\$71.37	\$76.27	\$89.22
46	\$44.86	\$55.86	\$62.16	\$66.83	\$73.24	\$78.28	\$91.55
47	\$46.02	\$57.27	\$63.73	\$68.54	\$75.12	\$80.29	\$93.90
48	\$47.17	\$58.71	\$65.31	\$70.26	\$76.99	\$82.29	\$96.24
49	\$48.30	\$60.14	\$66.88	\$71.97	\$78.87	\$84.29	\$98.59
50	\$49.46	\$61.56	\$68.46	\$73.68	\$80.74	\$86.30	\$100.93
51	\$51.58	\$64.23	\$71.41	\$76.86	\$84.22	\$90.02	\$105.28
52	\$53.73	\$66.88	\$74.35	\$80.03	\$87.71	\$93.73	\$109.63
53	\$55.86	\$69.53	\$77.30	\$83.20	\$91.18	\$97.47	\$113.98
54	\$57.98	\$72.18	\$80.23	\$86.39	\$94.67	\$101.18	\$118.33
55	\$60.13	\$74.84	\$83.18	\$89.56	\$98.15	\$104.89	\$122.69
56	\$64.23	\$79.94	\$88.82	\$95.68	\$104.85	\$112.06	\$131.06
57	\$68.32	\$85.04	\$94.44	\$101.78	\$111.54	\$119.20	\$139.43
58	\$72.42	\$90.15	\$100.06	\$107.89	\$118.24	\$126.37	\$147.80
59	\$76.52	\$95.25	\$105.68	\$114.00	\$124.93	\$133.51	\$156.17
60	\$80.62	\$100.35	\$111.30	\$120.11	\$131.63	\$140.68	\$164.53
61	\$89.79	\$111.78	\$124.02	\$133.77	\$146.58	\$156.68	\$183.24
62	\$98.95	\$123.19	\$136.74	\$147.42	\$161.56	\$172.67	\$201.96
63	\$108.12	\$134.61	\$149.47	\$161.08	\$176.53	\$188.66	\$220.66
64	\$117.29	\$146.02	\$162.19	\$174.74	\$191.52	\$204.67	\$239.38
65	\$126.47	\$157.44	\$174.91	\$188.42	\$206.47	\$220.66	\$258.09
66	\$144.46	\$179.85	\$199.58	\$215.21	\$235.85	\$252.06	\$294.82
67	\$162.46	\$202.24	\$224.25	\$242.02	\$265.22	\$283.47	\$331.53
68	\$180.45	\$224.64	\$248.92	\$268.83	\$294.62	\$314.87	\$368.26
69	\$198.45	\$247.04	\$273.59	\$295.63	\$323.99	\$346.27	\$404.98
70	\$216.43	\$269.44	\$298.26	\$322.45	\$353.36	\$377.64	\$441.71
71	\$251.83	\$313.51	\$346.97	\$375.17	\$411.15	\$439.43	\$513.95
72	\$287.24	\$357.56	\$395.68	\$427.92	\$468.96	\$501.18	\$586.18
73	\$322.63	\$401.63	\$444.38	\$480.65	\$526.73	\$562.95	\$658.42
74	\$358.02	\$445.70	\$493.09	\$533.37	\$584.53	\$624.71	\$730.66
75	\$393.41	\$489.77	\$541.79	\$586.12	\$642.32	\$686.47	\$802.90
76	\$452.43	\$563.23	\$622.74	\$674.04	\$738.68	\$789.46	\$923.35
77	\$511.45	\$636.71	\$703.68	\$761.96	\$835.04	\$892.44	\$1,043.79
78	\$570.47	\$710.18	\$784.63	\$849.88	\$931.37	\$995.41	\$1,164.23
79	\$629.48	\$783.65	\$865.57	\$937.81	\$1,027.73	\$1,098.41	\$1,284.68
80	\$688.51	\$857.13	\$946.51	\$1,025.74	\$1,124.09	\$1,201.37	\$1,405.12
81	\$771.13	\$959.98	\$1,060.09	\$1,148.83	\$1,258.98	\$1,345.54	\$1,573.73
82	\$853.74	\$1,062.83	\$1,173.67	\$1,271.92	\$1,393.87	\$1,489.71	\$1,742.34
83	\$936.36	\$1,165.69	\$1,287.25	\$1,395.00	\$1,528.77	\$1,633.87	\$1,910.96
84	\$1,019.00	\$1,268.54	\$1,400.83	\$1,518.09	\$1,663.66	\$1,778.03	\$2,079.57
85	\$1,101.61	\$1,371.39	\$1,514.42	\$1,641.19	\$1,798.55	\$1,922.20	\$2,248.18
86	\$1,255.83	\$1,563.39	\$1,726.43	\$1,870.94	\$2,050.35	\$2,191.31	\$2,562.94
87	\$1,410.07	\$1,755.38	\$1,938.44	\$2,100.71	\$2,302.14	\$2,460.42	\$2,877.69
88	\$1,564.29	\$1,947.38	\$2,150.47	\$2,330.47	\$2,553.95	\$2,729.53	\$3,192.41
89	\$1,718.51	\$2,139.38	\$2,362.49	\$2,560.24	\$2,805.73	\$2,998.64	\$3,507.16
90	\$1,872.74	\$2,331.37	\$2,574.50	\$2,789.99	\$3,057.54	\$3,267.73	\$3,821.91
91	\$2,026.96	\$2,523.37	\$2,786.52	\$3,019.77	\$3,309.33	\$3,536.84	\$4,136.67
92	\$2,181.18	\$2,715.36	\$2,998.53	\$3,249.52	\$3,561.12	\$3,805.95	\$4,451.42
93	\$2,335.42	\$2,907.36	\$3,210.57	\$3,479.30	\$3,812.93	\$4,075.06	\$4,766.14
94	\$2,489.64	\$3,099.36	\$3,422.58	\$3,709.05	\$4,064.72	\$4,344.18	\$5,080.89
95	\$2,643.86	\$3,291.33	\$3,634.59	\$3,938.83	\$4,316.51	\$4,613.29	\$5,395.65
96	\$2,842.15	\$3,538.20	\$3,907.18	\$4,234.23	\$4,640.25	\$4,959.26	\$5,800.32
97	\$3,040.44	\$3,785.04	\$4,179.79	\$4,529.65	\$4,964.00	\$5,305.27	\$6,205.00
98	\$3,238.73	\$4,031.88	\$4,452.37	\$4,825.07	\$5,287.74	\$5,651.27	\$6,609.67
99	\$3,437.02	\$4,278.75	\$4,724.97	\$5,120.46	\$5,611.47	\$5,997.26	\$7,014.34

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$56.64	\$70.52	\$78.06	\$84.39	\$92.47	\$98.84	\$115.58
31	\$57.34	\$71.40	\$79.02	\$85.44	\$93.61	\$100.06	\$117.02
32	\$58.04	\$72.26	\$79.98	\$86.47	\$94.77	\$101.28	\$118.46
33	\$58.75	\$73.13	\$80.97	\$87.53	\$95.91	\$102.50	\$119.87
34	\$59.43	\$73.99	\$81.92	\$88.55	\$97.05	\$103.73	\$121.33
35	\$60.14	\$74.85	\$82.89	\$89.59	\$98.19	\$104.94	\$122.74
36	\$60.83	\$75.75	\$83.84	\$90.65	\$99.34	\$106.17	\$124.18
37	\$61.54	\$76.61	\$84.81	\$91.69	\$100.47	\$107.40	\$125.60
38	\$62.25	\$77.47	\$85.79	\$92.72	\$101.62	\$108.61	\$127.02
39	\$62.95	\$78.37	\$86.74	\$93.77	\$102.77	\$109.84	\$128.46
40	\$63.64	\$79.25	\$87.71	\$94.82	\$103.92	\$111.05	\$129.88
41	\$65.32	\$81.33	\$90.06	\$97.33	\$106.67	\$113.99	\$133.32
42	\$67.02	\$83.44	\$92.38	\$99.86	\$109.43	\$116.95	\$136.78
43	\$68.72	\$85.54	\$94.73	\$102.36	\$112.18	\$119.89	\$140.23
44	\$70.39	\$87.63	\$97.08	\$104.88	\$114.95	\$122.85	\$143.67
45	\$72.09	\$89.75	\$99.42	\$107.40	\$117.70	\$125.78	\$147.13
46	\$74.40	\$92.64	\$102.57	\$110.85	\$121.47	\$129.84	\$151.84
47	\$76.71	\$95.50	\$105.70	\$114.29	\$125.25	\$133.86	\$156.56
48	\$79.04	\$98.37	\$108.86	\$117.73	\$129.03	\$137.91	\$161.28
49	\$81.34	\$101.26	\$112.00	\$121.18	\$132.80	\$141.93	\$166.01
50	\$83.65	\$104.13	\$115.16	\$124.62	\$136.58	\$145.97	\$170.72
51	\$87.64	\$109.10	\$120.62	\$130.57	\$143.08	\$152.94	\$178.85
52	\$91.63	\$114.06	\$126.07	\$136.50	\$149.60	\$159.88	\$186.99
53	\$95.62	\$119.02	\$131.53	\$142.43	\$156.09	\$166.85	\$195.12
54	\$99.61	\$123.98	\$136.97	\$148.39	\$162.61	\$173.79	\$203.26
55	\$103.60	\$128.95	\$142.43	\$154.32	\$169.12	\$180.74	\$211.40
56	\$110.38	\$137.40	\$151.79	\$164.43	\$180.20	\$192.60	\$225.26
57	\$117.17	\$145.85	\$161.12	\$174.55	\$191.29	\$204.44	\$239.12
58	\$123.95	\$154.32	\$170.46	\$184.67	\$202.38	\$216.28	\$252.98
59	\$130.75	\$162.77	\$179.80	\$194.79	\$213.47	\$228.12	\$266.84
60	\$137.53	\$171.21	\$189.13	\$204.91	\$224.56	\$239.99	\$280.69
61	\$150.49	\$187.38	\$207.04	\$224.24	\$245.73	\$262.63	\$307.17
62	\$163.50	\$203.53	\$224.94	\$243.55	\$266.90	\$285.28	\$333.66
63	\$176.46	\$219.69	\$242.87	\$262.90	\$288.11	\$307.90	\$360.11
64	\$189.43	\$235.84	\$260.78	\$282.23	\$309.28	\$330.56	\$386.60
65	\$202.41	\$252.00	\$278.68	\$301.55	\$330.46	\$353.17	\$413.08
66	\$225.96	\$281.30	\$310.96	\$336.63	\$368.90	\$394.25	\$461.12
67	\$249.50	\$310.59	\$343.22	\$371.69	\$407.32	\$435.33	\$509.15
68	\$273.03	\$339.89	\$375.49	\$406.76	\$445.76	\$476.40	\$557.19
69	\$296.56	\$369.19	\$407.76	\$441.81	\$484.19	\$517.48	\$605.23
70	\$320.10	\$398.48	\$440.02	\$476.88	\$522.61	\$558.54	\$653.27
71	\$364.64	\$453.95	\$501.23	\$543.25	\$595.35	\$636.28	\$744.20
72	\$409.21	\$509.40	\$562.42	\$609.64	\$668.09	\$713.99	\$835.10
73	\$453.75	\$564.87	\$623.60	\$676.00	\$740.82	\$791.75	\$926.02
74	\$498.30	\$620.32	\$684.81	\$742.35	\$813.55	\$869.48	\$1,016.94
75	\$542.85	\$675.79	\$745.99	\$808.74	\$886.29	\$947.21	\$1,107.85
76	\$611.17	\$760.84	\$839.66	\$910.52	\$997.83	\$1,066.43	\$1,247.29
77	\$679.50	\$845.89	\$933.31	\$1,012.30	\$1,109.37	\$1,185.63	\$1,386.71
78	\$747.81	\$930.95	\$1,026.99	\$1,114.06	\$1,220.89	\$1,304.84	\$1,526.13
79	\$816.12	\$1,015.98	\$1,120.65	\$1,215.85	\$1,332.44	\$1,424.06	\$1,665.57
80	\$884.45	\$1,101.03	\$1,214.31	\$1,317.62	\$1,443.98	\$1,543.25	\$1,804.98
81	\$990.58	\$1,233.16	\$1,360.02	\$1,475.74	\$1,617.27	\$1,728.44	\$2,021.58
82	\$1,096.71	\$1,365.27	\$1,505.75	\$1,633.88	\$1,790.54	\$1,913.64	\$2,238.17
83	\$1,202.84	\$1,497.41	\$1,651.46	\$1,791.99	\$1,963.82	\$2,098.82	\$2,454.77
84	\$1,308.98	\$1,629.54	\$1,797.18	\$1,950.08	\$2,137.10	\$2,284.02	\$2,671.36
85	\$1,415.11	\$1,761.66	\$1,942.90	\$2,108.21	\$2,310.37	\$2,469.20	\$2,887.95
86	\$1,613.21	\$2,008.29	\$2,214.90	\$2,403.36	\$2,633.82	\$2,814.90	\$3,292.28
87	\$1,811.33	\$2,254.91	\$2,486.90	\$2,698.51	\$2,957.26	\$3,160.58	\$3,696.59
88	\$2,009.44	\$2,501.56	\$2,758.91	\$2,993.67	\$3,280.72	\$3,506.28	\$4,100.89
89	\$2,207.56	\$2,748.19	\$3,030.92	\$3,288.81	\$3,604.18	\$3,851.97	\$4,505.22
90	\$2,405.67	\$2,994.81	\$3,302.91	\$3,583.95	\$3,927.64	\$4,197.65	\$4,909.53
91	\$2,603.78	\$3,241.45	\$3,574.93	\$3,879.11	\$4,251.09	\$4,543.33	\$5,313.85
92	\$2,801.90	\$3,488.08	\$3,846.92	\$4,174.26	\$4,574.53	\$4,889.03	\$5,718.17
93	\$3,000.02	\$3,734.71	\$4,118.95	\$4,469.41	\$4,897.99	\$5,234.72	\$6,122.47
94	\$3,198.12	\$3,981.35	\$4,390.95	\$4,764.55	\$5,221.44	\$5,580.41	\$6,526.78
95	\$3,396.25	\$4,227.96	\$4,662.95	\$5,059.71	\$5,544.88	\$5,926.10	\$6,931.12
96	\$3,650.96	\$4,545.08	\$5,012.66	\$5,439.18	\$5,960.76	\$6,370.55	\$7,450.95
97	\$3,905.69	\$4,862.17	\$5,362.40	\$5,818.68	\$6,376.61	\$6,815.01	\$7,970.78
98	\$4,160.40	\$5,179.25	\$5,712.11	\$6,198.15	\$6,792.48	\$7,259.48	\$8,490.60
99	\$4,415.12	\$5,496.37	\$6,061.83	\$6,577.62	\$7,208.35	\$7,703.92	\$9,010.44

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$77.08	\$95.96	\$106.07	\$114.83	\$125.85	\$134.51	\$157.29
31	\$78.03	\$97.15	\$107.37	\$116.27	\$127.41	\$136.16	\$159.26
32	\$78.99	\$98.33	\$108.67	\$117.65	\$128.96	\$137.82	\$161.19
33	\$79.93	\$99.52	\$110.01	\$119.09	\$130.52	\$139.49	\$163.13
34	\$80.88	\$100.68	\$111.31	\$120.51	\$132.07	\$141.15	\$165.09
35	\$81.84	\$101.87	\$112.61	\$121.92	\$133.61	\$142.79	\$167.02
36	\$82.80	\$103.08	\$113.93	\$123.36	\$135.17	\$144.49	\$168.97
37	\$83.76	\$104.27	\$115.24	\$124.77	\$136.73	\$146.14	\$170.92
38	\$84.72	\$105.45	\$116.55	\$126.18	\$138.28	\$147.79	\$172.87
39	\$85.64	\$106.63	\$117.87	\$127.61	\$139.86	\$149.45	\$174.81
40	\$86.60	\$107.83	\$119.18	\$129.04	\$141.41	\$151.12	\$176.75
41	\$88.91	\$110.67	\$122.33	\$132.45	\$145.14	\$155.12	\$181.43
42	\$91.21	\$113.54	\$125.46	\$135.88	\$148.90	\$159.15	\$186.12
43	\$93.51	\$116.38	\$128.61	\$139.29	\$152.64	\$163.15	\$190.81
44	\$95.78	\$119.25	\$131.77	\$142.71	\$156.41	\$167.16	\$195.49
45	\$98.08	\$122.11	\$134.91	\$146.13	\$160.15	\$171.16	\$200.19
46	\$100.82	\$125.52	\$138.65	\$150.21	\$164.61	\$175.92	\$205.77
47	\$103.58	\$128.92	\$142.40	\$154.29	\$169.09	\$180.72	\$211.37
48	\$106.31	\$132.34	\$146.16	\$158.37	\$173.56	\$185.51	\$216.95
49	\$109.04	\$135.77	\$149.90	\$162.46	\$178.05	\$190.27	\$222.55
50	\$111.79	\$139.15	\$153.66	\$166.54	\$182.51	\$195.06	\$228.14
51	\$116.29	\$144.78	\$159.85	\$173.25	\$189.87	\$202.93	\$237.34
52	\$120.81	\$150.38	\$166.04	\$179.97	\$197.23	\$210.79	\$246.55
53	\$125.32	\$156.01	\$172.23	\$186.69	\$204.59	\$218.66	\$255.74
54	\$129.83	\$161.61	\$178.42	\$193.43	\$211.96	\$226.55	\$264.95
55	\$134.34	\$167.25	\$184.61	\$200.13	\$219.33	\$234.41	\$274.16
56	\$141.58	\$176.25	\$194.54	\$210.92	\$231.15	\$247.03	\$288.92
57	\$148.81	\$185.25	\$204.44	\$221.69	\$242.94	\$259.64	\$303.69
58	\$156.04	\$194.25	\$214.35	\$232.47	\$254.77	\$272.27	\$318.45
59	\$163.27	\$203.25	\$224.25	\$243.24	\$266.56	\$284.88	\$333.22
60	\$170.50	\$212.26	\$234.16	\$254.02	\$278.39	\$297.51	\$347.97
61	\$183.72	\$228.73	\$252.39	\$273.72	\$299.96	\$320.59	\$374.96
62	\$196.95	\$245.19	\$270.64	\$293.40	\$321.53	\$343.66	\$401.94
63	\$210.17	\$261.65	\$288.90	\$313.11	\$343.14	\$366.71	\$428.91
64	\$223.38	\$278.09	\$307.13	\$332.80	\$364.72	\$389.78	\$455.90
65	\$236.62	\$294.57	\$325.38	\$352.52	\$386.29	\$412.86	\$482.88
66	\$260.39	\$324.15	\$357.95	\$387.91	\$425.10	\$454.34	\$531.39
67	\$284.16	\$353.73	\$390.52	\$423.32	\$463.91	\$495.80	\$579.88
68	\$307.93	\$383.33	\$423.10	\$458.73	\$502.72	\$537.28	\$628.40
69	\$331.70	\$412.91	\$455.66	\$494.13	\$541.53	\$578.76	\$676.89
70	\$355.46	\$442.48	\$488.23	\$529.55	\$580.32	\$620.22	\$725.41
71	\$400.09	\$498.07	\$549.56	\$596.06	\$653.21	\$698.13	\$816.53
72	\$444.76	\$553.66	\$610.89	\$662.58	\$726.12	\$776.03	\$907.65
73	\$489.38	\$609.25	\$672.21	\$729.10	\$799.02	\$853.95	\$998.76
74	\$534.05	\$664.83	\$733.54	\$795.62	\$871.91	\$931.84	\$1,089.88
75	\$578.68	\$720.42	\$794.86	\$862.14	\$944.80	\$1,009.75	\$1,181.00
76	\$646.54	\$804.88	\$887.86	\$963.20	\$1,055.57	\$1,128.12	\$1,319.46
77	\$714.37	\$889.32	\$980.85	\$1,064.27	\$1,166.33	\$1,246.51	\$1,457.91
78	\$782.21	\$973.78	\$1,073.86	\$1,165.34	\$1,277.08	\$1,364.87	\$1,596.36
79	\$850.06	\$1,058.23	\$1,166.85	\$1,266.42	\$1,387.83	\$1,483.27	\$1,734.81
80	\$917.90	\$1,142.69	\$1,259.83	\$1,367.49	\$1,498.61	\$1,601.64	\$1,873.26
81	\$1,028.05	\$1,279.82	\$1,411.01	\$1,531.59	\$1,678.44	\$1,793.83	\$2,098.05
82	\$1,138.20	\$1,416.94	\$1,562.19	\$1,695.69	\$1,858.29	\$1,986.05	\$2,322.85
83	\$1,248.33	\$1,554.07	\$1,713.37	\$1,859.77	\$2,038.11	\$2,178.24	\$2,547.63
84	\$1,358.49	\$1,691.17	\$1,864.57	\$2,023.87	\$2,217.94	\$2,370.43	\$2,772.43
85	\$1,468.63	\$1,828.31	\$2,015.74	\$2,187.99	\$2,397.79	\$2,562.62	\$2,997.22
86	\$1,674.26	\$2,084.28	\$2,297.93	\$2,494.30	\$2,733.48	\$2,921.38	\$3,416.84
87	\$1,879.86	\$2,340.23	\$2,580.14	\$2,800.61	\$3,069.16	\$3,280.16	\$3,836.44
88	\$2,085.46	\$2,596.20	\$2,862.33	\$3,106.93	\$3,404.85	\$3,638.93	\$4,256.05
89	\$2,291.09	\$2,852.16	\$3,144.56	\$3,413.23	\$3,740.53	\$3,997.71	\$4,675.65
90	\$2,496.68	\$3,108.12	\$3,426.75	\$3,719.55	\$4,076.23	\$4,356.46	\$5,095.27
91	\$2,702.28	\$3,364.08	\$3,708.96	\$4,025.88	\$4,411.92	\$4,715.23	\$5,514.89
92	\$2,907.91	\$3,620.04	\$3,991.15	\$4,332.19	\$4,747.60	\$5,074.01	\$5,934.52
93	\$3,113.52	\$3,876.02	\$4,273.37	\$4,638.50	\$5,083.30	\$5,432.78	\$6,354.12
94	\$3,319.11	\$4,131.98	\$4,555.56	\$4,944.81	\$5,418.98	\$5,791.54	\$6,773.73
95	\$3,524.74	\$4,387.92	\$4,837.77	\$5,251.14	\$5,754.67	\$6,150.31	\$7,193.34
96	\$3,789.09	\$4,717.04	\$5,200.60	\$5,644.97	\$6,186.28	\$6,611.57	\$7,732.83
97	\$4,053.45	\$5,046.13	\$5,563.43	\$6,038.81	\$6,617.87	\$7,072.86	\$8,272.36
98	\$4,317.79	\$5,375.22	\$5,926.26	\$6,432.64	\$7,049.47	\$7,534.13	\$8,811.85
99	\$4,582.15	\$5,704.32	\$6,289.09	\$6,826.46	\$7,481.07	\$7,995.39	\$9,351.35

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$32.48	\$40.44	\$45.14	\$48.39	\$53.03	\$56.67	\$66.30
31	\$32.89	\$40.94	\$45.70	\$48.99	\$53.69	\$57.38	\$67.10
32	\$33.29	\$41.44	\$46.24	\$49.59	\$54.35	\$58.07	\$67.92
33	\$33.69	\$41.93	\$46.82	\$50.18	\$55.00	\$58.78	\$68.74
34	\$34.10	\$42.43	\$47.37	\$50.78	\$55.66	\$59.49	\$69.57
35	\$34.50	\$42.93	\$47.91	\$51.38	\$56.31	\$60.17	\$70.38
36	\$34.90	\$43.44	\$48.49	\$51.99	\$56.95	\$60.88	\$71.21
37	\$35.30	\$43.94	\$49.05	\$52.57	\$57.63	\$61.58	\$72.02
38	\$35.70	\$44.44	\$49.59	\$53.17	\$58.27	\$62.28	\$72.84
39	\$36.10	\$44.94	\$50.17	\$53.77	\$58.94	\$62.98	\$73.66
40	\$36.50	\$45.44	\$50.72	\$54.39	\$59.58	\$63.69	\$74.48
41	\$37.25	\$46.35	\$51.72	\$55.47	\$60.79	\$64.97	\$75.99
42	\$37.98	\$47.27	\$52.72	\$56.58	\$62.00	\$66.27	\$77.50
43	\$38.71	\$48.19	\$53.73	\$57.67	\$63.20	\$67.55	\$79.00
44	\$39.45	\$49.10	\$54.73	\$58.77	\$64.40	\$68.84	\$80.51
45	\$40.18	\$50.02	\$55.74	\$59.87	\$65.61	\$70.13	\$82.01
46	\$41.22	\$51.32	\$57.14	\$61.41	\$67.30	\$71.92	\$84.12
47	\$42.24	\$52.61	\$58.55	\$62.95	\$68.99	\$73.73	\$86.23
48	\$43.28	\$53.89	\$59.95	\$64.49	\$70.66	\$75.53	\$88.34
49	\$44.32	\$55.16	\$61.36	\$66.03	\$72.36	\$77.32	\$90.45
50	\$45.36	\$56.46	\$62.77	\$67.57	\$74.05	\$79.14	\$92.56
51	\$47.30	\$58.89	\$65.48	\$70.49	\$77.23	\$82.54	\$96.55
52	\$49.26	\$61.33	\$68.19	\$73.37	\$80.42	\$85.95	\$100.53
53	\$51.21	\$63.76	\$70.90	\$76.29	\$83.61	\$89.36	\$104.50
54	\$53.16	\$66.18	\$73.61	\$79.20	\$86.80	\$92.76	\$108.49
55	\$55.12	\$68.61	\$76.32	\$82.12	\$89.98	\$96.17	\$112.47
56	\$58.86	\$73.29	\$81.48	\$87.71	\$96.11	\$102.72	\$120.14
57	\$62.64	\$77.96	\$86.63	\$93.29	\$102.25	\$109.28	\$127.81
58	\$66.38	\$82.64	\$91.79	\$98.90	\$108.38	\$115.82	\$135.47
59	\$70.13	\$87.32	\$96.95	\$104.49	\$114.52	\$122.38	\$143.14
60	\$73.89	\$91.99	\$102.10	\$110.08	\$120.64	\$128.95	\$150.80
61	\$82.37	\$102.54	\$113.85	\$122.70	\$134.47	\$143.71	\$168.08
62	\$90.82	\$113.06	\$125.60	\$135.30	\$148.28	\$158.48	\$185.35
63	\$99.28	\$123.61	\$137.35	\$147.92	\$162.11	\$173.25	\$202.63
64	\$107.76	\$134.14	\$149.09	\$160.53	\$175.91	\$188.01	\$219.90
65	\$116.21	\$144.67	\$160.85	\$173.13	\$189.74	\$202.77	\$237.17
66	\$132.82	\$165.34	\$183.64	\$197.87	\$216.83	\$231.74	\$271.04
67	\$149.41	\$186.00	\$206.44	\$222.60	\$243.93	\$260.70	\$304.93
68	\$166.02	\$206.67	\$229.23	\$247.33	\$271.04	\$289.68	\$338.81
69	\$182.60	\$227.32	\$252.03	\$272.06	\$298.14	\$318.64	\$372.68
70	\$199.21	\$248.00	\$274.83	\$296.78	\$325.24	\$347.61	\$406.56
71	\$231.89	\$288.68	\$319.79	\$345.47	\$378.59	\$404.61	\$473.24
72	\$264.56	\$329.34	\$364.75	\$394.13	\$431.93	\$461.64	\$539.92
73	\$297.24	\$370.03	\$409.70	\$442.83	\$485.28	\$518.65	\$606.61
74	\$329.92	\$410.71	\$454.66	\$491.49	\$538.63	\$575.65	\$673.29
75	\$362.58	\$451.38	\$499.62	\$540.17	\$591.98	\$632.68	\$739.96
76	\$417.13	\$519.30	\$574.46	\$621.45	\$681.05	\$727.87	\$851.30
77	\$471.69	\$587.22	\$649.31	\$702.73	\$770.12	\$823.05	\$962.64
78	\$526.24	\$655.12	\$724.17	\$784.00	\$859.19	\$918.25	\$1,073.98
79	\$580.80	\$723.05	\$799.02	\$865.28	\$948.25	\$1,013.45	\$1,185.32
80	\$635.35	\$790.97	\$873.86	\$946.56	\$1,037.33	\$1,108.65	\$1,296.65
81	\$711.62	\$885.89	\$978.73	\$1,060.13	\$1,161.80	\$1,241.68	\$1,452.25
82	\$787.85	\$980.78	\$1,083.59	\$1,173.74	\$1,286.28	\$1,374.72	\$1,607.85
83	\$864.09	\$1,075.71	\$1,188.47	\$1,287.32	\$1,410.76	\$1,507.75	\$1,763.45
84	\$940.33	\$1,170.63	\$1,293.33	\$1,400.92	\$1,535.23	\$1,640.80	\$1,919.07
85	\$1,016.57	\$1,265.55	\$1,398.19	\$1,514.50	\$1,659.73	\$1,773.83	\$2,074.65
86	\$1,158.91	\$1,442.71	\$1,593.93	\$1,726.52	\$1,892.07	\$2,022.17	\$2,365.10
87	\$1,301.23	\$1,619.89	\$1,789.68	\$1,938.56	\$2,124.44	\$2,270.49	\$2,655.56
88	\$1,443.54	\$1,797.06	\$1,985.43	\$2,150.59	\$2,356.80	\$2,518.83	\$2,946.01
89	\$1,585.87	\$1,974.24	\$2,181.17	\$2,362.62	\$2,589.17	\$2,767.16	\$3,236.45
90	\$1,728.19	\$2,151.41	\$2,376.92	\$2,574.63	\$2,821.54	\$3,015.50	\$3,526.91
91	\$1,870.50	\$2,328.59	\$2,572.67	\$2,786.67	\$3,053.88	\$3,263.83	\$3,817.36
92	\$2,012.82	\$2,505.76	\$2,768.40	\$2,998.70	\$3,286.25	\$3,512.17	\$4,107.82
93	\$2,155.15	\$2,682.95	\$2,964.15	\$3,210.73	\$3,518.62	\$3,760.51	\$4,398.26
94	\$2,297.46	\$2,860.12	\$3,159.89	\$3,422.76	\$3,750.97	\$4,008.84	\$4,688.72
95	\$2,439.80	\$3,037.30	\$3,355.64	\$3,634.79	\$3,983.33	\$4,257.19	\$4,979.17
96	\$2,622.77	\$3,265.09	\$3,607.33	\$3,907.39	\$4,282.09	\$4,576.48	\$5,352.59
97	\$2,805.77	\$3,492.89	\$3,858.99	\$4,180.00	\$4,580.83	\$4,895.77	\$5,726.04
98	\$2,988.74	\$3,720.68	\$4,110.67	\$4,452.62	\$4,879.58	\$5,215.05	\$6,099.48
99	\$3,171.73	\$3,948.47	\$4,362.33	\$4,725.22	\$5,178.32	\$5,534.34	\$6,472.91

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.96	\$64.70	\$71.65	\$77.43	\$84.84	\$90.68	\$106.07
31	\$52.61	\$65.49	\$72.55	\$78.39	\$85.89	\$91.81	\$107.38
32	\$53.26	\$66.30	\$73.42	\$79.33	\$86.95	\$92.91	\$108.68
33	\$53.89	\$67.11	\$74.32	\$80.30	\$87.99	\$94.05	\$109.99
34	\$54.55	\$67.90	\$75.20	\$81.26	\$89.05	\$95.17	\$111.31
35	\$55.19	\$68.68	\$76.06	\$82.21	\$90.10	\$96.29	\$112.61
36	\$55.82	\$69.50	\$76.96	\$83.17	\$91.13	\$97.42	\$113.94
37	\$56.47	\$70.31	\$77.86	\$84.12	\$92.19	\$98.53	\$115.23
38	\$57.11	\$71.10	\$78.73	\$85.08	\$93.23	\$99.66	\$116.55
39	\$57.74	\$71.89	\$79.63	\$86.02	\$94.29	\$100.77	\$117.86
40	\$58.39	\$72.69	\$80.52	\$87.02	\$95.33	\$101.90	\$119.16
41	\$59.96	\$74.64	\$82.65	\$89.31	\$97.88	\$104.61	\$122.35
42	\$61.52	\$76.57	\$84.79	\$91.65	\$100.43	\$107.35	\$125.53
43	\$63.06	\$78.52	\$86.93	\$93.96	\$102.97	\$110.04	\$128.71
44	\$64.63	\$80.45	\$89.08	\$96.28	\$105.51	\$112.76	\$131.89
45	\$66.17	\$82.39	\$91.22	\$98.60	\$108.05	\$115.49	\$135.06
46	\$68.28	\$85.01	\$94.13	\$101.73	\$111.49	\$119.15	\$139.35
47	\$70.38	\$87.63	\$97.05	\$104.86	\$114.91	\$122.82	\$143.64
48	\$72.49	\$90.23	\$99.96	\$108.00	\$118.33	\$126.46	\$147.92
49	\$74.58	\$92.83	\$102.87	\$111.12	\$121.77	\$130.13	\$152.21
50	\$76.69	\$95.47	\$105.78	\$114.25	\$125.21	\$133.81	\$156.49
51	\$80.34	\$100.03	\$110.78	\$119.70	\$131.18	\$140.18	\$163.97
52	\$84.01	\$104.58	\$115.76	\$125.14	\$137.14	\$146.57	\$171.43
53	\$87.64	\$109.14	\$120.75	\$130.58	\$143.11	\$152.95	\$178.88
54	\$91.33	\$113.68	\$125.73	\$136.04	\$149.08	\$159.34	\$186.35
55	\$94.97	\$118.23	\$130.72	\$141.49	\$155.06	\$165.71	\$193.81
56	\$101.21	\$125.98	\$139.26	\$150.78	\$165.24	\$176.60	\$206.54
57	\$107.44	\$133.75	\$147.79	\$160.05	\$175.41	\$187.47	\$219.27
58	\$113.67	\$141.53	\$156.34	\$169.35	\$185.58	\$198.34	\$231.98
59	\$119.91	\$149.26	\$164.87	\$178.64	\$195.77	\$209.21	\$244.71
60	\$126.13	\$157.03	\$173.40	\$187.91	\$205.93	\$220.10	\$257.41
61	\$138.12	\$171.93	\$189.97	\$205.75	\$225.49	\$240.99	\$281.86
62	\$150.09	\$186.83	\$206.54	\$223.60	\$245.04	\$261.90	\$306.30
63	\$162.05	\$201.76	\$223.11	\$241.45	\$264.60	\$282.77	\$330.74
64	\$174.04	\$216.66	\$239.67	\$259.28	\$284.14	\$303.66	\$355.17
65	\$186.00	\$231.55	\$256.25	\$277.10	\$303.68	\$324.55	\$379.60
66	\$207.74	\$258.60	\$286.01	\$309.46	\$339.13	\$362.45	\$423.92
67	\$229.43	\$285.62	\$315.76	\$341.83	\$374.60	\$400.34	\$468.25
68	\$251.17	\$312.67	\$345.52	\$374.18	\$410.04	\$438.26	\$512.57
69	\$272.86	\$339.70	\$375.29	\$406.55	\$445.51	\$476.16	\$556.90
70	\$294.60	\$366.73	\$405.05	\$438.88	\$480.97	\$514.04	\$601.22
71	\$335.71	\$417.92	\$461.55	\$500.13	\$548.09	\$585.76	\$685.10
72	\$376.82	\$469.09	\$518.06	\$561.35	\$615.19	\$657.48	\$768.99
73	\$417.90	\$520.26	\$574.56	\$622.61	\$682.30	\$729.21	\$852.89
74	\$459.01	\$571.43	\$631.08	\$683.84	\$749.41	\$800.93	\$936.78
75	\$500.11	\$622.61	\$687.59	\$745.08	\$816.53	\$872.66	\$1,020.64
76	\$563.27	\$701.22	\$774.17	\$839.16	\$919.63	\$982.85	\$1,149.53
77	\$626.41	\$779.83	\$860.77	\$933.24	\$1,022.74	\$1,093.04	\$1,278.41
78	\$689.56	\$858.45	\$947.38	\$1,027.32	\$1,125.84	\$1,203.22	\$1,407.29
79	\$752.71	\$937.08	\$1,033.98	\$1,121.40	\$1,228.93	\$1,313.44	\$1,536.17
80	\$815.87	\$1,015.69	\$1,120.57	\$1,215.48	\$1,332.04	\$1,423.62	\$1,665.04
81	\$913.79	\$1,137.58	\$1,255.05	\$1,361.33	\$1,491.88	\$1,594.45	\$1,864.87
82	\$1,011.69	\$1,259.45	\$1,389.52	\$1,507.21	\$1,651.72	\$1,765.29	\$2,064.66
83	\$1,109.58	\$1,381.34	\$1,523.99	\$1,653.07	\$1,811.58	\$1,936.11	\$2,264.47
84	\$1,207.49	\$1,503.22	\$1,658.46	\$1,798.92	\$1,971.41	\$2,106.95	\$2,464.28
85	\$1,305.40	\$1,625.09	\$1,792.92	\$1,944.78	\$2,131.26	\$2,277.79	\$2,664.08
86	\$1,488.16	\$1,852.59	\$2,043.93	\$2,217.05	\$2,429.63	\$2,596.69	\$3,037.07
87	\$1,670.92	\$2,080.10	\$2,294.95	\$2,489.33	\$2,728.02	\$2,915.56	\$3,410.02
88	\$1,853.66	\$2,307.63	\$2,545.95	\$2,761.59	\$3,026.41	\$3,234.47	\$3,783.00
89	\$2,036.43	\$2,535.14	\$2,796.96	\$3,033.87	\$3,324.78	\$3,553.34	\$4,155.97
90	\$2,219.19	\$2,762.65	\$3,047.98	\$3,306.11	\$3,623.15	\$3,872.25	\$4,528.96
91	\$2,401.93	\$2,990.16	\$3,299.00	\$3,578.39	\$3,921.52	\$4,191.13	\$4,901.91
92	\$2,584.69	\$3,217.67	\$3,550.00	\$3,850.65	\$4,219.90	\$4,510.03	\$5,274.90
93	\$2,767.46	\$3,445.19	\$3,800.99	\$4,122.93	\$4,518.29	\$4,828.92	\$5,647.85
94	\$2,950.21	\$3,672.72	\$4,052.00	\$4,395.20	\$4,816.67	\$5,147.79	\$6,020.83
95	\$3,132.97	\$3,900.23	\$4,303.02	\$4,667.46	\$5,115.04	\$5,466.69	\$6,393.80
96	\$3,367.92	\$4,192.74	\$4,625.76	\$5,017.53	\$5,498.67	\$5,876.70	\$6,873.31
97	\$3,602.91	\$4,485.24	\$4,948.47	\$5,367.60	\$5,882.29	\$6,286.71	\$7,352.86
98	\$3,837.86	\$4,777.76	\$5,271.21	\$5,717.65	\$6,265.92	\$6,696.71	\$7,832.40
99	\$4,072.85	\$5,070.29	\$5,593.91	\$6,067.70	\$6,649.54	\$7,106.71	\$8,311.93

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$70.79	\$88.14	\$97.43	\$105.49	\$115.60	\$123.54	\$144.49
31	\$71.67	\$89.23	\$98.64	\$106.78	\$117.02	\$125.06	\$146.29
32	\$72.55	\$90.31	\$99.81	\$108.09	\$118.46	\$126.59	\$148.06
33	\$73.42	\$91.41	\$101.03	\$109.40	\$119.88	\$128.12	\$149.85
34	\$74.31	\$92.49	\$102.24	\$110.71	\$121.33	\$129.66	\$151.65
35	\$75.19	\$93.59	\$103.43	\$112.00	\$122.74	\$131.17	\$153.43
36	\$76.06	\$94.69	\$104.64	\$113.29	\$124.17	\$132.72	\$155.22
37	\$76.93	\$95.78	\$105.85	\$114.60	\$125.61	\$134.24	\$156.99
38	\$77.79	\$96.86	\$107.05	\$115.90	\$127.01	\$135.76	\$158.79
39	\$78.67	\$97.95	\$108.27	\$117.21	\$128.47	\$137.27	\$160.57
40	\$79.55	\$99.04	\$109.47	\$118.52	\$129.88	\$138.82	\$162.35
41	\$81.65	\$101.65	\$112.34	\$121.65	\$133.32	\$142.47	\$166.64
42	\$83.76	\$104.26	\$115.21	\$124.79	\$136.75	\$146.14	\$170.92
43	\$85.85	\$106.88	\$118.10	\$127.90	\$140.16	\$149.80	\$175.21
44	\$87.95	\$109.48	\$120.97	\$131.05	\$143.59	\$153.47	\$179.50
45	\$90.04	\$112.10	\$123.86	\$134.15	\$147.02	\$157.13	\$183.78
46	\$92.55	\$115.23	\$127.31	\$137.90	\$151.12	\$161.51	\$188.89
47	\$95.07	\$118.36	\$130.76	\$141.63	\$155.22	\$165.89	\$194.02
48	\$97.57	\$121.48	\$134.20	\$145.38	\$159.30	\$170.26	\$199.14
49	\$100.08	\$124.59	\$137.65	\$149.12	\$163.41	\$174.63	\$204.27
50	\$102.60	\$127.72	\$141.11	\$152.85	\$167.51	\$179.03	\$209.39
51	\$106.73	\$132.89	\$146.76	\$159.01	\$174.26	\$186.23	\$217.83
52	\$110.87	\$138.02	\$152.41	\$165.16	\$181.00	\$193.46	\$226.26
53	\$115.00	\$143.16	\$158.06	\$171.33	\$187.77	\$200.66	\$234.69
54	\$119.14	\$148.31	\$163.72	\$177.48	\$194.51	\$207.88	\$243.12
55	\$123.27	\$153.45	\$169.38	\$183.65	\$201.25	\$215.09	\$251.56
56	\$129.89	\$161.69	\$178.49	\$193.52	\$212.07	\$226.65	\$265.08
57	\$136.53	\$169.95	\$187.59	\$203.39	\$222.89	\$238.21	\$278.61
58	\$143.14	\$178.21	\$196.71	\$213.25	\$233.71	\$249.77	\$292.13
59	\$149.76	\$186.46	\$205.81	\$223.13	\$244.54	\$261.34	\$305.66
60	\$156.39	\$194.71	\$214.91	\$232.99	\$255.34	\$272.90	\$319.18
61	\$168.60	\$209.90	\$231.74	\$251.18	\$275.27	\$294.19	\$344.10
62	\$180.81	\$225.08	\$248.59	\$269.37	\$295.20	\$315.49	\$368.99
63	\$193.01	\$240.29	\$265.43	\$287.56	\$315.13	\$336.79	\$393.91
64	\$205.23	\$255.48	\$282.26	\$305.73	\$335.05	\$358.08	\$418.81
65	\$217.42	\$270.65	\$299.10	\$323.90	\$354.97	\$379.36	\$443.71
66	\$239.35	\$297.97	\$329.15	\$356.57	\$390.77	\$417.63	\$488.46
67	\$261.27	\$325.25	\$359.22	\$389.26	\$426.57	\$455.90	\$533.23
68	\$283.22	\$352.57	\$389.27	\$421.92	\$462.38	\$494.18	\$577.99
69	\$305.14	\$379.87	\$419.33	\$454.61	\$498.19	\$532.44	\$622.74
70	\$327.06	\$407.17	\$449.41	\$487.26	\$533.99	\$570.70	\$667.50
71	\$368.27	\$458.45	\$506.01	\$548.63	\$601.25	\$642.57	\$751.55
72	\$409.46	\$509.72	\$562.62	\$610.00	\$668.48	\$714.45	\$835.61
73	\$450.64	\$560.99	\$619.23	\$671.37	\$735.72	\$786.32	\$919.67
74	\$491.83	\$612.27	\$675.83	\$732.71	\$802.97	\$858.18	\$1,003.73
75	\$533.00	\$663.55	\$732.44	\$794.07	\$870.22	\$930.04	\$1,087.77
76	\$595.75	\$741.64	\$818.46	\$887.54	\$972.65	\$1,039.52	\$1,215.81
77	\$658.48	\$819.75	\$904.49	\$981.02	\$1,075.10	\$1,149.00	\$1,343.86
78	\$721.23	\$897.85	\$990.53	\$1,074.48	\$1,177.52	\$1,258.47	\$1,471.90
79	\$783.96	\$975.98	\$1,076.56	\$1,167.96	\$1,279.96	\$1,367.96	\$1,599.94
80	\$846.71	\$1,054.07	\$1,162.58	\$1,261.43	\$1,382.39	\$1,477.43	\$1,727.97
81	\$948.33	\$1,180.58	\$1,302.09	\$1,412.79	\$1,548.27	\$1,654.73	\$1,935.34
82	\$1,049.92	\$1,307.04	\$1,441.61	\$1,564.17	\$1,714.16	\$1,832.01	\$2,142.70
83	\$1,151.53	\$1,433.54	\$1,581.13	\$1,715.55	\$1,880.05	\$2,009.29	\$2,350.05
84	\$1,253.13	\$1,560.03	\$1,720.64	\$1,866.91	\$2,045.93	\$2,186.60	\$2,557.42
85	\$1,354.74	\$1,686.51	\$1,860.15	\$2,018.29	\$2,211.82	\$2,363.88	\$2,764.77
86	\$1,544.40	\$1,922.63	\$2,120.56	\$2,300.83	\$2,521.47	\$2,694.83	\$3,151.85
87	\$1,734.06	\$2,158.73	\$2,380.99	\$2,583.40	\$2,831.12	\$3,025.75	\$3,538.91
88	\$1,923.72	\$2,394.84	\$2,641.41	\$2,865.97	\$3,140.79	\$3,356.71	\$3,925.98
89	\$2,113.41	\$2,630.95	\$2,901.83	\$3,148.53	\$3,450.45	\$3,687.64	\$4,313.04
90	\$2,303.05	\$2,867.07	\$3,162.24	\$3,431.07	\$3,760.10	\$4,018.60	\$4,700.13
91	\$2,492.72	\$3,103.18	\$3,422.67	\$3,713.65	\$4,069.74	\$4,349.53	\$5,087.19
92	\$2,682.39	\$3,339.29	\$3,683.07	\$3,996.21	\$4,379.40	\$4,680.49	\$5,474.25
93	\$2,872.05	\$3,575.41	\$3,943.50	\$4,278.77	\$4,689.06	\$5,011.44	\$5,861.32
94	\$3,061.72	\$3,811.53	\$4,203.91	\$4,561.34	\$4,998.72	\$5,342.37	\$6,248.39
95	\$3,251.37	\$4,047.62	\$4,464.34	\$4,843.88	\$5,308.35	\$5,673.32	\$6,635.47
96	\$3,495.23	\$4,351.20	\$4,799.17	\$5,207.18	\$5,706.50	\$6,098.81	\$7,133.11
97	\$3,739.09	\$4,654.78	\$5,133.99	\$5,570.48	\$6,104.62	\$6,524.32	\$7,630.77
98	\$3,982.94	\$4,958.34	\$5,468.82	\$5,933.76	\$6,502.76	\$6,949.81	\$8,128.44
99	\$4,226.78	\$5,261.92	\$5,803.63	\$6,297.04	\$6,900.86	\$7,375.32	\$8,626.09

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$60.54	\$75.37	\$83.79	\$90.19	\$98.86	\$105.65
31	\$61.29	\$76.31	\$84.83	\$91.33	\$100.07	\$106.96
32	\$62.05	\$77.24	\$85.87	\$92.42	\$101.30	\$108.26
33	\$62.80	\$78.16	\$86.91	\$93.54	\$102.52	\$109.56
34	\$63.53	\$79.10	\$87.94	\$94.67	\$103.74	\$110.87
35	\$64.29	\$80.03	\$88.96	\$95.77	\$104.96	\$112.18
36	\$65.04	\$80.96	\$89.99	\$96.89	\$106.18	\$113.49
37	\$65.78	\$81.90	\$91.03	\$98.02	\$107.40	\$114.78
38	\$66.54	\$82.84	\$92.07	\$99.12	\$108.63	\$116.09
39	\$67.28	\$83.76	\$93.11	\$100.24	\$109.84	\$117.40
40	\$68.03	\$84.69	\$94.15	\$101.34	\$111.07	\$118.71
41	\$69.38	\$86.36	\$95.99	\$103.36	\$113.26	\$121.06
42	\$70.73	\$88.04	\$97.84	\$105.36	\$115.48	\$123.41
43	\$72.08	\$89.73	\$99.71	\$107.37	\$117.67	\$125.77
44	\$73.43	\$91.41	\$101.55	\$109.38	\$119.87	\$128.11
45	\$74.76	\$93.08	\$103.41	\$111.39	\$122.07	\$130.47
46	\$76.75	\$95.53	\$106.09	\$114.32	\$125.28	\$133.90
47	\$78.70	\$97.99	\$108.79	\$117.27	\$128.51	\$137.33
48	\$80.67	\$100.44	\$111.49	\$120.19	\$131.72	\$140.78
49	\$82.65	\$102.89	\$114.18	\$123.13	\$134.94	\$144.21
50	\$84.63	\$105.34	\$116.89	\$126.06	\$138.16	\$147.64
51	\$88.27	\$109.88	\$121.97	\$131.51	\$144.11	\$154.02
52	\$91.93	\$114.44	\$127.04	\$136.94	\$150.08	\$160.40
53	\$95.57	\$118.99	\$132.12	\$142.39	\$156.05	\$166.77
54	\$99.23	\$123.54	\$137.20	\$147.84	\$162.02	\$173.15
55	\$101.58	\$126.47	\$140.48	\$151.35	\$165.85	\$177.25
56	\$108.55	\$135.13	\$149.99	\$161.72	\$177.22	\$189.41
57	\$115.50	\$143.79	\$159.48	\$172.08	\$188.58	\$201.56
58	\$122.47	\$152.46	\$168.98	\$182.45	\$199.94	\$213.69
59	\$129.43	\$161.12	\$178.49	\$192.81	\$211.32	\$225.84
60	\$136.40	\$169.78	\$187.99	\$203.20	\$222.68	\$237.98
61	\$151.76	\$188.93	\$209.35	\$226.09	\$247.79	\$264.82
62	\$167.14	\$208.08	\$230.71	\$249.00	\$272.89	\$291.66
63	\$182.52	\$227.23	\$252.06	\$271.91	\$298.00	\$318.48
64	\$197.90	\$246.36	\$273.42	\$294.83	\$323.11	\$345.31
65	\$209.17	\$260.40	\$289.12	\$311.64	\$341.52	\$365.00
66	\$238.82	\$297.30	\$329.78	\$355.79	\$389.90	\$416.72
67	\$268.45	\$334.20	\$370.45	\$399.94	\$438.29	\$468.44
68	\$298.09	\$371.09	\$411.12	\$444.10	\$486.67	\$520.14
69	\$327.74	\$408.00	\$451.78	\$488.25	\$535.07	\$571.86
70	\$357.36	\$444.89	\$492.45	\$532.41	\$583.47	\$623.58
71	\$415.69	\$517.50	\$572.66	\$619.30	\$678.70	\$725.34
72	\$474.03	\$590.10	\$652.87	\$706.19	\$773.91	\$827.12
73	\$532.34	\$662.70	\$733.07	\$793.08	\$869.13	\$928.89
74	\$590.67	\$735.31	\$813.28	\$879.98	\$964.35	\$1,030.64
75	\$619.29	\$770.96	\$852.59	\$922.63	\$1,011.10	\$1,080.61
76	\$711.99	\$886.37	\$979.66	\$1,060.75	\$1,162.46	\$1,242.36
77	\$804.71	\$1,001.78	\$1,106.74	\$1,198.84	\$1,313.79	\$1,404.13
78	\$897.40	\$1,117.18	\$1,233.80	\$1,336.94	\$1,465.16	\$1,565.88
79	\$990.11	\$1,232.59	\$1,360.88	\$1,475.06	\$1,616.52	\$1,727.63
80	\$1,082.81	\$1,348.00	\$1,487.96	\$1,613.17	\$1,767.85	\$1,889.40
81	\$1,212.75	\$1,509.74	\$1,666.50	\$1,806.75	\$1,980.00	\$2,116.13
82	\$1,342.68	\$1,671.51	\$1,845.07	\$2,000.34	\$2,192.15	\$2,342.85
83	\$1,472.62	\$1,833.27	\$2,023.62	\$2,193.90	\$2,404.28	\$2,569.58
84	\$1,602.57	\$1,995.03	\$2,202.18	\$2,387.49	\$2,616.43	\$2,796.31
85	\$1,732.50	\$2,156.79	\$2,380.73	\$2,581.06	\$2,828.57	\$3,023.04
86	\$1,975.04	\$2,458.73	\$2,714.04	\$2,942.42	\$3,224.57	\$3,446.26
87	\$2,217.61	\$2,760.69	\$3,047.34	\$3,303.78	\$3,620.57	\$3,869.48
88	\$2,460.15	\$3,062.64	\$3,380.63	\$3,665.12	\$4,016.57	\$4,292.71
89	\$2,702.70	\$3,364.58	\$3,713.94	\$4,026.46	\$4,412.57	\$4,715.93
90	\$2,945.25	\$3,666.55	\$4,047.24	\$4,387.82	\$4,808.57	\$5,139.16
91	\$3,187.79	\$3,968.48	\$4,380.54	\$4,749.17	\$5,204.57	\$5,562.39
92	\$3,430.35	\$4,270.43	\$4,713.85	\$5,110.52	\$5,600.57	\$5,985.62
93	\$3,672.90	\$4,572.38	\$5,047.16	\$5,471.87	\$5,996.58	\$6,408.84
94	\$3,915.44	\$4,874.34	\$5,380.45	\$5,833.22	\$6,392.57	\$6,832.06
95	\$4,158.01	\$5,176.28	\$5,713.76	\$6,194.56	\$6,788.56	\$7,255.29
96	\$4,469.84	\$5,564.51	\$6,142.29	\$6,659.16	\$7,297.72	\$7,799.42
97	\$4,781.70	\$5,952.72	\$6,570.83	\$7,123.74	\$7,806.86	\$8,343.58
98	\$5,093.55	\$6,340.95	\$6,999.36	\$7,588.35	\$8,316.00	\$8,887.72
99	\$5,405.40	\$6,729.16	\$7,427.88	\$8,052.94	\$8,825.14	\$9,431.87

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$96.88	\$120.60	\$133.45	\$144.32	\$158.17	\$169.04
31	\$98.07	\$122.09	\$135.11	\$146.12	\$160.11	\$171.13
32	\$99.27	\$123.57	\$136.75	\$147.89	\$162.07	\$173.22
33	\$100.47	\$125.07	\$138.41	\$149.68	\$164.04	\$175.31
34	\$101.66	\$126.57	\$140.04	\$151.46	\$165.99	\$177.41
35	\$102.87	\$128.05	\$141.70	\$153.24	\$167.94	\$179.48
36	\$104.05	\$129.55	\$143.34	\$155.02	\$169.89	\$181.58
37	\$105.27	\$131.04	\$144.99	\$156.81	\$171.84	\$183.65
38	\$106.46	\$132.53	\$146.66	\$158.59	\$173.80	\$185.75
39	\$107.65	\$134.02	\$148.30	\$160.38	\$175.75	\$187.85
40	\$108.84	\$135.50	\$149.95	\$162.16	\$177.71	\$189.95
41	\$111.75	\$139.12	\$153.92	\$166.49	\$182.45	\$194.99
42	\$114.65	\$142.74	\$157.88	\$170.80	\$187.20	\$200.07
43	\$117.58	\$146.35	\$161.85	\$175.15	\$191.94	\$205.12
44	\$120.46	\$149.96	\$165.82	\$179.47	\$196.66	\$210.19
45	\$123.35	\$153.57	\$169.79	\$183.79	\$201.41	\$215.27
46	\$127.32	\$158.46	\$175.22	\$189.65	\$207.85	\$222.13
47	\$131.23	\$163.38	\$180.68	\$195.54	\$214.27	\$229.00
48	\$135.17	\$168.27	\$186.13	\$201.38	\$220.70	\$235.88
49	\$139.12	\$173.19	\$191.57	\$207.27	\$227.13	\$242.75
50	\$143.06	\$178.08	\$197.02	\$213.13	\$233.58	\$249.62
51	\$149.89	\$186.60	\$206.38	\$223.33	\$244.74	\$261.56
52	\$156.76	\$195.13	\$215.75	\$233.51	\$255.89	\$273.50
53	\$163.59	\$203.64	\$225.10	\$243.72	\$267.08	\$285.44
54	\$170.41	\$212.17	\$234.47	\$253.91	\$278.24	\$297.37
55	\$175.02	\$217.89	\$240.74	\$260.77	\$285.76	\$305.40
56	\$186.50	\$232.17	\$256.46	\$277.83	\$304.47	\$325.41
57	\$197.95	\$246.42	\$272.18	\$294.91	\$323.19	\$345.42
58	\$209.42	\$260.70	\$287.90	\$311.98	\$341.89	\$365.41
59	\$220.89	\$274.97	\$303.62	\$329.06	\$360.61	\$385.41
60	\$232.36	\$289.24	\$319.33	\$346.15	\$379.34	\$405.43
61	\$254.18	\$316.41	\$349.46	\$378.65	\$414.98	\$443.50
62	\$276.00	\$343.58	\$379.59	\$411.17	\$450.61	\$481.60
63	\$297.82	\$370.76	\$409.72	\$443.68	\$486.25	\$519.66
64	\$319.65	\$397.94	\$439.85	\$476.22	\$521.89	\$557.76
65	\$334.90	\$416.93	\$460.95	\$498.95	\$546.80	\$584.39
66	\$373.72	\$465.23	\$514.06	\$556.76	\$610.13	\$652.08
67	\$412.51	\$513.53	\$567.16	\$614.55	\$673.49	\$719.79
68	\$451.31	\$561.83	\$620.29	\$672.36	\$736.81	\$787.49
69	\$490.11	\$610.14	\$673.40	\$730.15	\$800.17	\$855.20
70	\$528.91	\$658.45	\$726.50	\$787.96	\$863.52	\$922.90
71	\$602.31	\$749.82	\$827.35	\$897.31	\$983.37	\$1,050.97
72	\$675.72	\$841.20	\$928.20	\$1,006.68	\$1,103.20	\$1,179.06
73	\$749.13	\$932.58	\$1,029.05	\$1,116.04	\$1,223.06	\$1,307.16
74	\$822.53	\$1,023.96	\$1,129.90	\$1,225.41	\$1,342.90	\$1,435.22
75	\$854.96	\$1,064.31	\$1,174.43	\$1,273.71	\$1,395.83	\$1,491.80
76	\$962.23	\$1,197.89	\$1,321.49	\$1,433.55	\$1,570.99	\$1,679.00
77	\$1,069.53	\$1,331.44	\$1,468.55	\$1,593.36	\$1,746.15	\$1,866.20
78	\$1,176.81	\$1,465.00	\$1,615.60	\$1,753.20	\$1,921.33	\$2,053.41
79	\$1,284.09	\$1,598.58	\$1,762.69	\$1,913.03	\$2,096.49	\$2,240.62
80	\$1,391.37	\$1,732.14	\$1,909.75	\$2,072.89	\$2,271.65	\$2,427.82
81	\$1,558.34	\$1,939.98	\$2,138.90	\$2,321.62	\$2,544.24	\$2,719.16
82	\$1,725.32	\$2,147.85	\$2,368.08	\$2,570.37	\$2,816.85	\$3,010.49
83	\$1,892.28	\$2,355.69	\$2,597.25	\$2,819.12	\$3,089.43	\$3,301.84
84	\$2,059.26	\$2,563.55	\$2,826.42	\$3,067.86	\$3,362.04	\$3,593.18
85	\$2,226.21	\$2,771.41	\$3,055.57	\$3,316.60	\$3,634.64	\$3,884.52
86	\$2,537.87	\$3,159.41	\$3,483.37	\$3,780.92	\$4,143.47	\$4,428.35
87	\$2,849.56	\$3,547.40	\$3,911.15	\$4,245.27	\$4,652.33	\$4,972.17
88	\$3,161.22	\$3,935.40	\$4,338.92	\$4,709.58	\$5,161.17	\$5,516.01
89	\$3,472.90	\$4,323.39	\$4,766.70	\$5,173.90	\$5,670.03	\$6,059.84
90	\$3,784.56	\$4,711.41	\$5,194.48	\$5,638.23	\$6,178.89	\$6,603.68
91	\$4,096.23	\$5,099.38	\$5,622.25	\$6,102.55	\$6,687.72	\$7,147.51
92	\$4,407.90	\$5,487.38	\$6,050.06	\$6,566.87	\$7,196.58	\$7,691.34
93	\$4,719.56	\$5,875.39	\$6,477.83	\$7,031.18	\$7,705.44	\$8,235.18
94	\$5,031.23	\$6,263.39	\$6,905.61	\$7,495.53	\$8,214.26	\$8,779.00
95	\$5,342.91	\$6,651.38	\$7,333.39	\$7,959.84	\$8,723.11	\$9,322.82
96	\$5,743.61	\$7,150.23	\$7,883.39	\$8,556.83	\$9,377.36	\$10,022.05
97	\$6,144.35	\$7,649.08	\$8,433.40	\$9,153.82	\$10,031.60	\$10,721.27
98	\$6,545.06	\$8,147.93	\$8,983.41	\$9,750.80	\$10,685.82	\$11,420.48
99	\$6,945.77	\$8,646.80	\$9,533.39	\$10,347.81	\$11,340.06	\$12,119.68

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$131.83	\$164.09	\$181.23	\$196.37	\$215.22	\$230.01
31	\$133.45	\$166.14	\$183.48	\$198.82	\$217.87	\$232.86
32	\$135.07	\$168.15	\$185.71	\$201.23	\$220.54	\$235.70
33	\$136.72	\$170.18	\$187.96	\$203.65	\$223.20	\$238.55
34	\$138.33	\$172.21	\$190.19	\$206.09	\$225.85	\$241.39
35	\$139.96	\$174.23	\$192.43	\$208.51	\$228.51	\$244.24
36	\$141.60	\$176.28	\$194.67	\$210.94	\$231.18	\$247.07
37	\$143.22	\$178.31	\$196.91	\$213.38	\$233.84	\$249.91
38	\$144.85	\$180.34	\$199.14	\$215.80	\$236.51	\$252.75
39	\$146.48	\$182.36	\$201.39	\$218.23	\$239.16	\$255.60
40	\$148.10	\$184.38	\$203.63	\$220.65	\$241.82	\$258.46
41	\$152.03	\$189.25	\$208.97	\$226.50	\$248.20	\$265.27
42	\$155.94	\$194.12	\$214.30	\$232.32	\$254.60	\$272.10
43	\$159.87	\$199.00	\$219.65	\$238.13	\$260.99	\$278.93
44	\$163.77	\$203.88	\$225.01	\$243.99	\$267.36	\$285.76
45	\$167.67	\$208.76	\$230.34	\$249.80	\$273.76	\$292.59
46	\$172.40	\$214.60	\$236.77	\$256.84	\$281.46	\$300.80
47	\$177.12	\$220.49	\$243.24	\$263.88	\$289.16	\$309.04
48	\$181.83	\$226.36	\$249.69	\$270.90	\$296.86	\$317.28
49	\$186.54	\$232.24	\$256.14	\$277.92	\$304.58	\$325.51
50	\$191.27	\$238.10	\$262.59	\$284.94	\$312.28	\$333.73
51	\$198.95	\$247.68	\$273.17	\$296.41	\$324.83	\$347.17
52	\$206.66	\$257.27	\$283.75	\$307.86	\$337.39	\$360.60
53	\$214.36	\$266.85	\$294.32	\$319.36	\$349.97	\$374.03
54	\$222.05	\$276.44	\$304.91	\$330.81	\$362.54	\$387.46
55	\$226.84	\$282.40	\$311.51	\$337.96	\$370.35	\$395.80
56	\$239.09	\$297.64	\$328.26	\$356.18	\$390.32	\$417.16
57	\$251.29	\$312.84	\$345.03	\$374.39	\$410.28	\$438.50
58	\$263.54	\$328.07	\$361.78	\$392.61	\$430.25	\$459.85
59	\$275.77	\$343.31	\$378.55	\$410.83	\$450.23	\$481.19
60	\$288.00	\$358.53	\$395.30	\$429.05	\$470.20	\$502.54
61	\$310.24	\$386.20	\$425.97	\$462.20	\$506.51	\$541.32
62	\$332.48	\$413.88	\$456.62	\$495.31	\$542.81	\$580.14
63	\$354.70	\$441.58	\$487.27	\$528.43	\$579.12	\$618.92
64	\$376.94	\$469.25	\$517.92	\$561.56	\$615.43	\$657.71
65	\$391.50	\$487.38	\$538.03	\$583.26	\$639.20	\$683.13
66	\$430.67	\$536.12	\$591.71	\$641.59	\$703.10	\$751.46
67	\$469.81	\$584.86	\$645.38	\$699.91	\$767.03	\$819.76
68	\$508.95	\$633.60	\$699.05	\$758.24	\$830.93	\$888.08
69	\$548.11	\$682.34	\$752.74	\$816.55	\$894.86	\$956.39
70	\$587.25	\$731.07	\$806.41	\$874.89	\$958.78	\$1,024.69
71	\$660.82	\$822.68	\$907.46	\$984.50	\$1,078.93	\$1,153.09
72	\$734.42	\$914.28	\$1,008.51	\$1,094.14	\$1,199.04	\$1,281.47
73	\$808.00	\$1,005.87	\$1,109.56	\$1,203.75	\$1,319.18	\$1,409.88
74	\$881.58	\$1,097.48	\$1,210.61	\$1,313.38	\$1,439.31	\$1,538.26
75	\$911.47	\$1,134.67	\$1,251.65	\$1,357.91	\$1,488.11	\$1,590.42
76	\$1,017.97	\$1,267.28	\$1,397.63	\$1,516.60	\$1,662.03	\$1,776.28
77	\$1,124.51	\$1,399.90	\$1,543.63	\$1,675.27	\$1,835.92	\$1,962.14
78	\$1,231.03	\$1,532.51	\$1,689.59	\$1,833.97	\$2,009.85	\$2,148.02
79	\$1,337.54	\$1,665.13	\$1,835.59	\$1,992.67	\$2,183.76	\$2,333.88
80	\$1,444.06	\$1,797.72	\$1,981.59	\$2,151.36	\$2,357.66	\$2,519.76
81	\$1,617.36	\$2,013.43	\$2,219.36	\$2,409.54	\$2,640.58	\$2,822.12
82	\$1,790.64	\$2,229.18	\$2,457.16	\$2,667.70	\$2,923.50	\$3,124.49
83	\$1,963.94	\$2,444.91	\$2,694.95	\$2,925.85	\$3,206.43	\$3,426.86
84	\$2,137.22	\$2,660.62	\$2,932.74	\$3,184.03	\$3,489.34	\$3,729.24
85	\$2,310.51	\$2,876.35	\$3,170.53	\$3,442.19	\$3,772.25	\$4,031.61
86	\$2,633.98	\$3,279.03	\$3,614.40	\$3,924.09	\$4,300.38	\$4,596.02
87	\$2,957.46	\$3,681.73	\$4,058.29	\$4,406.02	\$4,828.50	\$5,160.45
88	\$3,280.93	\$4,084.42	\$4,502.15	\$4,887.92	\$5,356.61	\$5,724.88
89	\$3,604.41	\$4,487.10	\$4,946.02	\$5,369.81	\$5,884.74	\$6,289.29
90	\$3,927.86	\$4,889.79	\$5,389.91	\$5,851.73	\$6,412.85	\$6,853.72
91	\$4,251.33	\$5,292.47	\$5,833.76	\$6,333.61	\$6,940.96	\$7,418.15
92	\$4,574.81	\$5,695.16	\$6,277.65	\$6,815.52	\$7,469.08	\$7,982.57
93	\$4,898.28	\$6,097.85	\$6,721.54	\$7,297.43	\$7,997.20	\$8,547.01
94	\$5,221.73	\$6,500.55	\$7,165.39	\$7,779.35	\$8,525.32	\$9,111.43
95	\$5,545.23	\$6,903.23	\$7,609.27	\$8,261.25	\$9,053.42	\$9,675.86
96	\$5,961.11	\$7,420.97	\$8,179.97	\$8,880.83	\$9,732.43	\$10,401.54
97	\$6,377.00	\$7,938.71	\$8,750.66	\$9,500.44	\$10,411.43	\$11,127.23
98	\$6,792.89	\$8,456.47	\$9,321.36	\$10,120.03	\$11,090.45	\$11,852.93
99	\$7,208.79	\$8,974.22	\$9,892.05	\$10,739.63	\$11,769.46	\$12,578.61

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$52.39	\$65.23	\$72.54	\$78.07	\$85.55	\$91.42
31	\$53.04	\$66.03	\$73.43	\$79.02	\$86.60	\$92.56
32	\$53.69	\$66.83	\$74.33	\$79.99	\$87.66	\$93.68
33	\$54.33	\$67.63	\$75.21	\$80.94	\$88.71	\$94.81
34	\$54.99	\$68.46	\$76.12	\$81.91	\$89.76	\$95.93
35	\$55.63	\$69.26	\$77.00	\$82.89	\$90.83	\$97.08
36	\$56.27	\$70.06	\$77.91	\$83.84	\$91.89	\$98.20
37	\$56.92	\$70.86	\$78.82	\$84.81	\$92.94	\$99.34
38	\$57.58	\$71.66	\$79.70	\$85.79	\$94.00	\$100.46
39	\$58.23	\$72.48	\$80.61	\$86.73	\$95.05	\$101.59
40	\$58.86	\$73.29	\$81.50	\$87.71	\$96.11	\$102.72
41	\$60.04	\$74.73	\$83.13	\$89.44	\$98.02	\$104.76
42	\$61.20	\$76.19	\$84.77	\$91.17	\$99.92	\$106.79
43	\$62.37	\$77.64	\$86.40	\$92.91	\$101.82	\$108.83
44	\$63.53	\$79.09	\$88.04	\$94.65	\$103.73	\$110.86
45	\$64.69	\$80.54	\$89.68	\$96.39	\$105.64	\$112.90
46	\$66.40	\$82.65	\$92.01	\$98.92	\$108.39	\$115.85
47	\$68.09	\$84.77	\$94.33	\$101.45	\$111.17	\$118.82
48	\$69.79	\$86.88	\$96.67	\$103.97	\$113.94	\$121.78
49	\$71.49	\$88.99	\$98.99	\$106.52	\$116.73	\$124.74
50	\$73.20	\$91.11	\$101.31	\$109.04	\$119.51	\$127.71
51	\$76.36	\$95.05	\$105.68	\$113.74	\$124.65	\$133.22
52	\$79.50	\$98.96	\$110.03	\$118.45	\$129.80	\$138.72
53	\$82.66	\$102.90	\$114.40	\$123.15	\$134.95	\$144.23
54	\$85.81	\$106.84	\$118.75	\$127.84	\$140.11	\$149.73
55	\$87.77	\$109.27	\$121.45	\$130.75	\$143.29	\$153.15
56	\$93.77	\$116.71	\$129.67	\$139.68	\$153.07	\$163.59
57	\$99.74	\$124.18	\$137.87	\$148.60	\$162.84	\$174.04
58	\$105.73	\$131.63	\$146.09	\$157.52	\$172.61	\$184.48
59	\$111.73	\$139.07	\$154.29	\$166.43	\$182.39	\$194.95
60	\$117.69	\$146.54	\$162.51	\$175.36	\$192.16	\$205.39
61	\$131.08	\$163.19	\$181.08	\$195.30	\$214.03	\$228.74
62	\$144.47	\$179.86	\$199.65	\$215.24	\$235.88	\$252.10
63	\$157.86	\$196.54	\$218.22	\$235.20	\$257.75	\$275.46
64	\$171.25	\$213.19	\$236.79	\$255.13	\$279.60	\$298.81
65	\$180.85	\$225.13	\$250.12	\$269.43	\$295.25	\$315.55
66	\$206.58	\$257.17	\$285.39	\$307.76	\$337.26	\$360.46
67	\$232.30	\$289.21	\$320.68	\$346.10	\$379.27	\$405.35
68	\$258.04	\$321.23	\$355.96	\$384.43	\$421.28	\$450.25
69	\$283.77	\$353.27	\$391.25	\$422.75	\$463.30	\$495.15
70	\$309.49	\$385.29	\$426.52	\$461.11	\$505.31	\$540.06
71	\$360.13	\$448.32	\$496.16	\$536.51	\$587.96	\$628.38
72	\$410.74	\$511.33	\$565.81	\$611.91	\$670.59	\$716.70
73	\$461.35	\$574.35	\$635.47	\$687.32	\$753.24	\$805.03
74	\$511.97	\$637.35	\$705.12	\$762.72	\$835.88	\$893.35
75	\$542.92	\$675.88	\$747.68	\$808.85	\$886.41	\$947.34
76	\$624.36	\$777.27	\$859.37	\$930.17	\$1,019.36	\$1,089.45
77	\$705.81	\$878.65	\$971.08	\$1,051.51	\$1,152.34	\$1,231.56
78	\$787.25	\$980.05	\$1,082.79	\$1,172.85	\$1,285.31	\$1,373.67
79	\$868.69	\$1,081.45	\$1,194.47	\$1,294.18	\$1,418.27	\$1,515.78
80	\$950.14	\$1,182.83	\$1,306.18	\$1,415.51	\$1,551.25	\$1,657.90
81	\$1,064.15	\$1,324.76	\$1,462.93	\$1,585.38	\$1,737.39	\$1,856.84
82	\$1,178.17	\$1,466.72	\$1,619.66	\$1,755.24	\$1,923.54	\$2,055.79
83	\$1,292.19	\$1,608.64	\$1,776.41	\$1,925.10	\$2,109.70	\$2,254.75
84	\$1,406.20	\$1,750.58	\$1,933.15	\$2,094.95	\$2,295.86	\$2,453.69
85	\$1,520.22	\$1,892.53	\$2,089.88	\$2,264.82	\$2,481.99	\$2,652.63
86	\$1,733.05	\$2,157.47	\$2,382.47	\$2,581.90	\$2,829.48	\$3,024.00
87	\$1,945.89	\$2,422.43	\$2,675.06	\$2,898.98	\$3,176.95	\$3,395.38
88	\$2,158.73	\$2,687.38	\$2,967.65	\$3,216.05	\$3,524.44	\$3,766.75
89	\$2,371.54	\$2,952.34	\$3,260.23	\$3,533.13	\$3,871.91	\$4,138.11
90	\$2,584.38	\$3,217.29	\$3,552.81	\$3,850.20	\$4,219.40	\$4,509.48
91	\$2,797.21	\$3,482.25	\$3,845.40	\$4,167.28	\$4,566.87	\$4,880.86
92	\$3,010.05	\$3,747.21	\$4,137.99	\$4,484.35	\$4,914.35	\$5,252.23
93	\$3,222.88	\$4,012.15	\$4,430.56	\$4,801.43	\$5,261.83	\$5,623.58
94	\$3,435.70	\$4,277.11	\$4,723.15	\$5,118.50	\$5,609.32	\$5,994.95
95	\$3,648.54	\$4,542.05	\$5,015.73	\$5,435.59	\$5,956.78	\$6,366.32
96	\$3,922.17	\$4,882.71	\$5,391.92	\$5,843.24	\$6,403.55	\$6,843.79
97	\$4,195.82	\$5,223.37	\$5,768.09	\$6,250.92	\$6,850.31	\$7,321.27
98	\$4,469.45	\$5,564.01	\$6,144.27	\$6,658.58	\$7,297.06	\$7,798.74
99	\$4,743.10	\$5,904.67	\$6,520.46	\$7,066.26	\$7,743.84	\$8,276.23

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$83.84	\$104.36	\$115.53	\$124.90	\$136.87	\$146.26
31	\$84.85	\$105.65	\$116.95	\$126.44	\$138.56	\$148.08
32	\$85.89	\$106.93	\$118.38	\$127.97	\$140.25	\$149.88
33	\$86.93	\$108.22	\$119.80	\$129.51	\$141.94	\$151.68
34	\$87.98	\$109.51	\$121.23	\$131.07	\$143.63	\$153.49
35	\$89.00	\$110.80	\$122.66	\$132.62	\$145.33	\$155.31
36	\$90.05	\$112.09	\$124.09	\$134.16	\$147.02	\$157.11
37	\$91.08	\$113.39	\$125.52	\$135.69	\$148.70	\$158.92
38	\$92.13	\$114.67	\$126.95	\$137.24	\$150.40	\$160.73
39	\$93.17	\$115.99	\$128.38	\$138.78	\$152.09	\$162.53
40	\$94.20	\$117.26	\$129.80	\$140.33	\$153.78	\$164.37
41	\$96.70	\$120.37	\$133.26	\$144.04	\$157.87	\$168.72
42	\$99.19	\$123.49	\$136.74	\$147.77	\$161.95	\$173.09
43	\$101.70	\$126.60	\$140.21	\$151.50	\$166.05	\$177.45
44	\$104.18	\$129.73	\$143.67	\$155.22	\$170.11	\$181.81
45	\$106.70	\$132.83	\$147.14	\$158.96	\$174.19	\$186.18
46	\$110.12	\$137.08	\$151.79	\$164.04	\$179.77	\$192.14
47	\$113.55	\$141.35	\$156.46	\$169.15	\$185.37	\$198.12
48	\$116.96	\$145.59	\$161.12	\$174.26	\$190.94	\$204.08
49	\$120.39	\$149.87	\$165.78	\$179.34	\$196.55	\$210.05
50	\$123.81	\$154.12	\$170.42	\$184.44	\$202.15	\$216.03
51	\$129.71	\$161.47	\$178.50	\$193.23	\$211.77	\$226.33
52	\$135.61	\$168.81	\$186.57	\$202.02	\$221.41	\$236.62
53	\$141.49	\$176.16	\$194.66	\$210.81	\$231.03	\$246.92
54	\$147.41	\$183.51	\$202.72	\$219.59	\$240.65	\$257.20
55	\$151.24	\$188.27	\$207.97	\$225.31	\$246.91	\$263.89
56	\$161.16	\$200.61	\$221.60	\$240.09	\$263.10	\$281.19
57	\$171.06	\$212.96	\$235.23	\$254.85	\$279.28	\$298.49
58	\$180.98	\$225.31	\$248.87	\$269.63	\$295.47	\$315.79
59	\$190.90	\$237.63	\$262.49	\$284.38	\$311.66	\$333.08
60	\$200.79	\$249.98	\$276.14	\$299.15	\$327.84	\$350.38
61	\$219.74	\$273.55	\$302.27	\$327.40	\$358.77	\$383.44
62	\$238.68	\$297.14	\$328.42	\$355.60	\$389.70	\$416.49
63	\$257.64	\$320.73	\$354.58	\$383.83	\$420.63	\$449.53
64	\$276.57	\$344.31	\$380.73	\$412.05	\$451.55	\$482.59
65	\$289.44	\$360.32	\$398.52	\$431.22	\$472.56	\$505.05
66	\$323.11	\$402.23	\$444.67	\$481.36	\$527.51	\$563.79
67	\$356.76	\$444.14	\$490.81	\$531.50	\$582.47	\$622.53
68	\$390.42	\$486.05	\$536.96	\$581.65	\$637.43	\$681.24
69	\$424.08	\$527.94	\$583.11	\$631.78	\$692.39	\$739.99
70	\$457.74	\$569.84	\$629.24	\$681.94	\$747.33	\$798.73
71	\$521.46	\$649.16	\$716.74	\$776.86	\$851.36	\$909.88
72	\$585.16	\$728.47	\$804.25	\$871.77	\$955.36	\$1,021.04
73	\$648.86	\$807.77	\$891.75	\$966.67	\$1,059.37	\$1,132.20
74	\$712.57	\$887.07	\$979.26	\$1,061.57	\$1,163.38	\$1,243.36
75	\$749.15	\$932.60	\$1,029.47	\$1,116.07	\$1,223.08	\$1,307.16
76	\$843.41	\$1,049.96	\$1,158.72	\$1,256.50	\$1,376.99	\$1,471.67
77	\$937.70	\$1,167.33	\$1,287.99	\$1,396.98	\$1,530.91	\$1,636.17
78	\$1,031.97	\$1,284.69	\$1,417.23	\$1,537.42	\$1,684.85	\$1,800.68
79	\$1,126.25	\$1,402.08	\$1,546.49	\$1,677.87	\$1,838.77	\$1,965.18
80	\$1,220.52	\$1,519.44	\$1,675.75	\$1,818.33	\$1,992.68	\$2,129.69
81	\$1,366.98	\$1,701.76	\$1,876.83	\$2,036.54	\$2,231.82	\$2,385.24
82	\$1,513.45	\$1,884.11	\$2,077.94	\$2,254.74	\$2,470.94	\$2,640.81
83	\$1,659.91	\$2,066.41	\$2,279.02	\$2,472.94	\$2,710.06	\$2,896.39
84	\$1,806.38	\$2,248.76	\$2,480.10	\$2,691.12	\$2,949.19	\$3,151.95
85	\$1,952.84	\$2,431.09	\$2,681.19	\$2,909.33	\$3,188.31	\$3,407.50
86	\$2,226.24	\$2,771.43	\$3,056.56	\$3,316.64	\$3,634.67	\$3,884.56
87	\$2,499.63	\$3,111.80	\$3,431.93	\$3,723.95	\$4,081.02	\$4,361.61
88	\$2,773.03	\$3,452.16	\$3,807.29	\$4,131.26	\$4,527.41	\$4,838.66
89	\$3,046.43	\$3,792.49	\$4,182.67	\$4,538.55	\$4,973.76	\$5,315.71
90	\$3,319.83	\$4,132.85	\$4,558.03	\$4,945.86	\$5,420.13	\$5,792.77
91	\$3,593.23	\$4,473.19	\$4,933.39	\$5,353.17	\$5,866.49	\$6,269.83
92	\$3,866.62	\$4,813.56	\$5,308.77	\$5,760.47	\$6,312.84	\$6,746.88
93	\$4,140.01	\$5,153.90	\$5,684.13	\$6,167.78	\$6,759.22	\$7,223.90
94	\$4,413.42	\$5,494.25	\$6,059.49	\$6,575.09	\$7,205.57	\$7,700.95
95	\$4,686.82	\$5,834.61	\$6,434.86	\$6,982.41	\$7,651.94	\$8,178.01
96	\$5,038.33	\$6,272.21	\$6,917.48	\$7,506.08	\$8,225.86	\$8,791.36
97	\$5,389.84	\$6,709.79	\$7,400.11	\$8,029.76	\$8,799.73	\$9,404.73
98	\$5,741.34	\$7,147.39	\$7,882.71	\$8,553.43	\$9,373.62	\$10,018.07
99	\$6,092.86	\$7,584.99	\$8,365.33	\$9,077.12	\$9,947.53	\$10,631.41

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$114.08	\$142.02	\$156.96	\$169.96	\$186.26	\$199.06
31	\$115.49	\$143.78	\$158.91	\$172.07	\$188.55	\$201.52
32	\$116.89	\$145.53	\$160.85	\$174.16	\$190.87	\$203.98
33	\$118.30	\$147.26	\$162.78	\$176.26	\$193.15	\$206.43
34	\$119.74	\$149.04	\$164.72	\$178.35	\$195.45	\$208.90
35	\$121.12	\$150.79	\$166.66	\$180.47	\$197.75	\$211.37
36	\$122.54	\$152.55	\$168.61	\$182.56	\$200.06	\$213.82
37	\$123.94	\$154.30	\$170.56	\$184.67	\$202.36	\$216.29
38	\$125.37	\$156.05	\$172.49	\$186.77	\$204.67	\$218.74
39	\$126.77	\$157.83	\$174.45	\$188.86	\$206.98	\$221.19
40	\$128.17	\$159.57	\$176.39	\$190.96	\$209.28	\$223.67
41	\$131.58	\$163.79	\$181.03	\$196.03	\$214.83	\$229.58
42	\$134.97	\$168.03	\$185.68	\$201.08	\$220.36	\$235.52
43	\$138.37	\$172.25	\$190.34	\$206.16	\$225.93	\$241.46
44	\$141.76	\$176.50	\$195.01	\$211.21	\$231.47	\$247.39
45	\$145.16	\$180.72	\$199.66	\$216.28	\$237.03	\$253.31
46	\$149.24	\$185.77	\$205.20	\$222.31	\$243.63	\$260.38
47	\$153.29	\$190.82	\$210.76	\$228.35	\$250.26	\$267.45
48	\$157.33	\$195.86	\$216.31	\$234.39	\$256.86	\$274.53
49	\$161.39	\$200.92	\$221.86	\$240.43	\$263.49	\$281.60
50	\$165.45	\$205.95	\$227.40	\$246.48	\$270.11	\$288.67
51	\$172.12	\$214.28	\$236.56	\$256.41	\$281.02	\$300.32
52	\$178.78	\$222.57	\$245.73	\$266.37	\$291.91	\$311.97
53	\$185.47	\$230.90	\$254.89	\$276.31	\$302.81	\$323.63
54	\$192.14	\$239.20	\$264.06	\$286.26	\$313.71	\$335.27
55	\$196.13	\$244.17	\$269.54	\$292.20	\$320.22	\$342.24
56	\$206.70	\$257.32	\$284.01	\$307.94	\$337.47	\$360.66
57	\$217.26	\$270.47	\$298.47	\$323.67	\$354.70	\$379.09
58	\$227.81	\$283.62	\$312.95	\$339.41	\$371.94	\$397.52
59	\$238.38	\$296.76	\$327.41	\$355.13	\$389.20	\$415.96
60	\$248.93	\$309.92	\$341.87	\$370.87	\$406.44	\$434.38
61	\$268.22	\$333.92	\$368.51	\$399.63	\$437.96	\$468.05
62	\$287.54	\$357.96	\$395.15	\$428.37	\$469.45	\$501.74
63	\$306.84	\$382.01	\$421.78	\$457.14	\$500.97	\$535.41
64	\$326.14	\$406.03	\$448.41	\$485.90	\$532.49	\$569.09
65	\$338.35	\$421.21	\$465.28	\$504.09	\$552.41	\$590.38
66	\$372.35	\$463.53	\$511.87	\$554.72	\$607.90	\$649.70
67	\$406.32	\$505.84	\$558.46	\$605.34	\$663.40	\$709.01
68	\$440.31	\$548.15	\$605.03	\$655.98	\$718.88	\$768.30
69	\$474.31	\$590.47	\$651.60	\$706.60	\$774.38	\$827.60
70	\$508.28	\$632.76	\$698.17	\$757.26	\$829.87	\$886.93
71	\$572.14	\$712.25	\$785.87	\$852.38	\$934.11	\$998.33
72	\$635.99	\$791.73	\$873.57	\$947.50	\$1,038.34	\$1,109.73
73	\$699.82	\$871.23	\$961.26	\$1,042.60	\$1,142.59	\$1,221.15
74	\$763.68	\$950.71	\$1,048.96	\$1,137.72	\$1,246.83	\$1,332.55
75	\$798.60	\$994.16	\$1,096.91	\$1,189.75	\$1,303.82	\$1,393.47
76	\$892.21	\$1,110.71	\$1,225.24	\$1,329.21	\$1,456.68	\$1,556.83
77	\$985.85	\$1,227.26	\$1,353.58	\$1,468.71	\$1,609.52	\$1,720.18
78	\$1,079.45	\$1,343.82	\$1,481.91	\$1,608.18	\$1,762.38	\$1,883.54
79	\$1,173.08	\$1,460.37	\$1,610.23	\$1,747.65	\$1,915.22	\$2,046.89
80	\$1,266.69	\$1,576.92	\$1,738.57	\$1,887.12	\$2,068.09	\$2,210.25
81	\$1,418.70	\$1,766.15	\$1,947.20	\$2,113.58	\$2,316.26	\$2,475.49
82	\$1,570.71	\$1,955.39	\$2,155.83	\$2,340.05	\$2,564.42	\$2,740.72
83	\$1,722.71	\$2,144.59	\$2,364.46	\$2,566.50	\$2,812.59	\$3,005.96
84	\$1,874.72	\$2,333.84	\$2,573.08	\$2,792.94	\$3,060.77	\$3,271.20
85	\$2,026.72	\$2,523.06	\$2,781.71	\$3,019.40	\$3,308.93	\$3,536.42
86	\$2,310.46	\$2,876.30	\$3,171.16	\$3,442.13	\$3,772.19	\$4,031.52
87	\$2,594.20	\$3,229.53	\$3,560.59	\$3,864.84	\$4,235.43	\$4,526.63
88	\$2,877.96	\$3,582.76	\$3,950.04	\$4,287.56	\$4,698.70	\$5,021.74
89	\$3,161.68	\$3,935.99	\$4,339.48	\$4,710.29	\$5,161.94	\$5,516.84
90	\$3,445.42	\$4,289.21	\$4,728.91	\$5,132.98	\$5,625.19	\$6,011.92
91	\$3,729.17	\$4,642.44	\$5,118.36	\$5,555.71	\$6,088.44	\$6,507.03
92	\$4,012.91	\$4,995.68	\$5,507.79	\$5,978.41	\$6,551.68	\$7,002.13
93	\$4,296.66	\$5,348.89	\$5,897.24	\$6,401.14	\$7,014.93	\$7,497.23
94	\$4,580.39	\$5,702.12	\$6,286.67	\$6,823.85	\$7,478.20	\$7,992.33
95	\$4,864.13	\$6,055.36	\$6,676.11	\$7,246.58	\$7,941.44	\$8,487.41
96	\$5,228.94	\$6,509.49	\$7,176.83	\$7,790.06	\$8,537.06	\$9,123.97
97	\$5,593.76	\$6,963.66	\$7,677.53	\$8,333.55	\$9,132.67	\$9,760.53
98	\$5,958.56	\$7,417.81	\$8,178.25	\$8,877.06	\$9,728.27	\$10,397.09
99	\$6,323.37	\$7,871.97	\$8,678.95	\$9,420.55	\$10,323.88	\$11,033.66

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$44.51	\$55.40	\$61.82	\$66.30	\$72.66	\$77.64
31	\$45.06	\$56.08	\$62.60	\$67.12	\$73.54	\$78.60
32	\$45.59	\$56.78	\$63.37	\$67.94	\$74.45	\$79.57
33	\$46.15	\$57.46	\$64.12	\$68.75	\$75.35	\$80.53
34	\$46.70	\$58.13	\$64.89	\$69.58	\$76.24	\$81.48
35	\$47.25	\$58.82	\$65.67	\$70.40	\$77.15	\$82.45
36	\$47.81	\$59.50	\$66.42	\$71.22	\$78.04	\$83.40
37	\$48.35	\$60.18	\$67.19	\$72.04	\$78.94	\$84.36
38	\$48.90	\$60.88	\$67.95	\$72.86	\$79.83	\$85.33
39	\$49.45	\$61.56	\$68.71	\$73.66	\$80.74	\$86.28
40	\$50.00	\$62.25	\$69.47	\$74.48	\$81.62	\$87.25
41	\$51.01	\$63.50	\$70.85	\$75.99	\$83.29	\$89.02
42	\$52.02	\$64.76	\$72.24	\$77.50	\$84.93	\$90.77
43	\$53.04	\$66.03	\$73.61	\$79.00	\$86.59	\$92.54
44	\$54.04	\$67.28	\$74.99	\$80.51	\$88.24	\$94.30
45	\$55.05	\$68.54	\$76.36	\$82.01	\$89.88	\$96.08
46	\$56.47	\$70.30	\$78.28	\$84.14	\$92.19	\$98.54
47	\$57.90	\$72.08	\$80.21	\$86.25	\$94.52	\$101.01
48	\$59.30	\$73.83	\$82.13	\$88.36	\$96.83	\$103.47
49	\$60.73	\$75.59	\$84.05	\$90.47	\$99.14	\$105.95
50	\$62.13	\$77.35	\$86.00	\$92.58	\$101.45	\$108.43
51	\$64.80	\$80.67	\$89.70	\$96.56	\$105.81	\$113.08
52	\$67.48	\$84.01	\$93.41	\$100.54	\$110.18	\$117.75
53	\$70.17	\$87.34	\$97.12	\$104.53	\$114.53	\$122.42
54	\$72.82	\$90.67	\$100.85	\$108.51	\$118.91	\$127.09
55	\$73.85	\$91.94	\$102.26	\$110.03	\$120.58	\$128.87
56	\$78.88	\$98.20	\$109.18	\$117.53	\$128.80	\$137.65
57	\$83.92	\$104.48	\$116.09	\$125.02	\$137.01	\$146.44
58	\$88.96	\$110.74	\$123.01	\$132.53	\$145.23	\$155.21
59	\$93.98	\$117.00	\$129.90	\$140.03	\$153.45	\$163.99
60	\$99.02	\$123.27	\$136.81	\$147.53	\$161.67	\$172.79
61	\$110.36	\$137.38	\$152.56	\$164.42	\$180.18	\$192.56
62	\$121.70	\$151.51	\$168.29	\$181.32	\$198.69	\$212.35
63	\$133.05	\$165.62	\$184.04	\$198.21	\$217.22	\$232.14
64	\$144.38	\$179.74	\$199.80	\$215.11	\$235.73	\$251.94
65	\$153.40	\$190.97	\$212.32	\$228.54	\$250.46	\$267.67
66	\$175.31	\$218.24	\$242.41	\$261.19	\$286.22	\$305.91
67	\$197.22	\$245.52	\$272.50	\$293.83	\$322.00	\$344.15
68	\$219.14	\$272.81	\$302.60	\$326.46	\$357.78	\$382.37
69	\$241.06	\$300.09	\$332.69	\$359.13	\$393.54	\$420.60
70	\$262.97	\$327.35	\$362.77	\$391.76	\$429.32	\$458.84
71	\$306.10	\$381.05	\$422.12	\$456.02	\$499.73	\$534.09
72	\$349.21	\$434.74	\$481.45	\$520.27	\$570.15	\$609.35
73	\$392.34	\$488.43	\$540.81	\$584.53	\$640.58	\$684.61
74	\$435.48	\$542.13	\$600.15	\$648.78	\$710.99	\$759.87
75	\$464.11	\$577.76	\$639.50	\$691.43	\$757.73	\$809.81
76	\$533.94	\$664.69	\$735.31	\$795.46	\$871.74	\$931.66
77	\$603.78	\$751.63	\$831.12	\$899.49	\$985.74	\$1,053.51
78	\$673.60	\$838.56	\$926.93	\$1,003.53	\$1,099.76	\$1,175.36
79	\$743.43	\$925.50	\$1,022.75	\$1,107.55	\$1,213.78	\$1,297.21
80	\$813.26	\$1,012.43	\$1,118.55	\$1,211.60	\$1,327.77	\$1,419.06
81	\$910.85	\$1,133.92	\$1,252.77	\$1,357.00	\$1,487.12	\$1,589.35
82	\$1,008.45	\$1,255.42	\$1,387.01	\$1,502.38	\$1,646.44	\$1,759.63
83	\$1,106.03	\$1,376.90	\$1,521.23	\$1,647.78	\$1,805.78	\$1,929.92
84	\$1,203.63	\$1,498.40	\$1,655.46	\$1,793.16	\$1,965.11	\$2,100.21
85	\$1,301.23	\$1,619.89	\$1,789.68	\$1,938.56	\$2,124.44	\$2,270.49
86	\$1,483.39	\$1,846.67	\$2,040.24	\$2,209.96	\$2,421.87	\$2,588.35
87	\$1,665.57	\$2,073.46	\$2,290.78	\$2,481.35	\$2,719.28	\$2,906.24
88	\$1,847.74	\$2,300.24	\$2,541.35	\$2,752.74	\$3,016.71	\$3,224.10
89	\$2,029.91	\$2,527.01	\$2,791.90	\$3,024.14	\$3,314.14	\$3,541.98
90	\$2,212.08	\$2,753.81	\$3,042.45	\$3,295.54	\$3,611.56	\$3,859.84
91	\$2,394.26	\$2,980.59	\$3,293.00	\$3,566.93	\$3,908.97	\$4,177.73
92	\$2,576.43	\$3,207.38	\$3,543.57	\$3,838.34	\$4,206.39	\$4,495.59
93	\$2,758.59	\$3,434.15	\$3,794.12	\$4,109.74	\$4,503.82	\$4,813.47
94	\$2,940.75	\$3,660.95	\$4,044.67	\$4,381.13	\$4,801.25	\$5,131.33
95	\$3,122.92	\$3,887.73	\$4,295.24	\$4,652.53	\$5,098.66	\$5,449.19
96	\$3,357.15	\$4,179.32	\$4,617.37	\$5,001.48	\$5,481.06	\$5,857.89
97	\$3,591.37	\$4,470.90	\$4,939.52	\$5,350.40	\$5,863.47	\$6,266.57
98	\$3,825.60	\$4,762.47	\$5,261.66	\$5,699.34	\$6,245.86	\$6,675.26
99	\$4,059.81	\$5,054.05	\$5,583.80	\$6,048.30	\$6,628.27	\$7,083.96

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$71.21	\$88.64	\$98.16	\$106.07	\$116.25	\$124.23
31	\$72.08	\$89.72	\$99.38	\$107.40	\$117.68	\$125.77
32	\$72.96	\$90.84	\$100.59	\$108.70	\$119.12	\$127.31
33	\$73.85	\$91.93	\$101.79	\$109.99	\$120.55	\$128.86
34	\$74.72	\$93.01	\$103.02	\$111.32	\$121.99	\$130.38
35	\$75.60	\$94.12	\$104.24	\$112.63	\$123.43	\$131.91
36	\$76.48	\$95.20	\$105.45	\$113.94	\$124.86	\$133.45
37	\$77.36	\$96.30	\$106.65	\$115.25	\$126.31	\$135.00
38	\$78.24	\$97.40	\$107.87	\$116.57	\$127.73	\$136.53
39	\$79.13	\$98.50	\$109.08	\$117.86	\$129.17	\$138.05
40	\$80.01	\$99.59	\$110.29	\$119.19	\$130.61	\$139.58
41	\$82.13	\$102.24	\$113.22	\$122.37	\$134.10	\$143.33
42	\$84.27	\$104.92	\$116.16	\$125.56	\$137.58	\$147.04
43	\$86.40	\$107.57	\$119.11	\$128.73	\$141.07	\$150.77
44	\$88.54	\$110.21	\$122.04	\$131.91	\$144.55	\$154.48
45	\$90.67	\$112.88	\$124.98	\$135.09	\$148.05	\$158.22
46	\$93.54	\$116.46	\$128.96	\$139.37	\$152.73	\$163.25
47	\$96.43	\$120.05	\$132.95	\$143.66	\$157.44	\$168.27
48	\$99.31	\$123.63	\$136.95	\$147.94	\$162.12	\$173.26
49	\$102.18	\$127.21	\$140.92	\$152.23	\$166.82	\$178.29
50	\$105.06	\$130.79	\$144.91	\$156.51	\$171.54	\$183.31
51	\$110.06	\$137.02	\$151.76	\$163.98	\$179.69	\$192.06
52	\$115.06	\$143.26	\$158.58	\$171.44	\$187.88	\$200.80
53	\$120.10	\$149.50	\$165.41	\$178.91	\$196.06	\$209.54
54	\$125.10	\$155.75	\$172.26	\$186.37	\$204.26	\$218.30
55	\$127.26	\$158.42	\$175.15	\$189.60	\$207.78	\$222.07
56	\$135.60	\$168.83	\$186.61	\$202.04	\$221.41	\$236.64
57	\$143.96	\$179.23	\$198.03	\$214.46	\$235.04	\$251.21
58	\$152.32	\$189.62	\$209.49	\$226.93	\$248.68	\$265.78
59	\$160.66	\$200.02	\$220.92	\$239.37	\$262.33	\$280.35
60	\$169.03	\$210.42	\$232.34	\$251.82	\$275.96	\$294.94
61	\$185.05	\$230.39	\$254.55	\$275.72	\$302.15	\$322.92
62	\$201.12	\$250.37	\$276.77	\$299.63	\$328.36	\$350.92
63	\$217.16	\$270.35	\$298.96	\$323.53	\$354.55	\$378.91
64	\$233.21	\$290.31	\$321.18	\$347.42	\$380.75	\$406.93
65	\$245.53	\$305.66	\$338.25	\$365.79	\$400.86	\$428.43
66	\$274.19	\$341.34	\$377.54	\$408.49	\$447.65	\$478.44
67	\$302.87	\$377.03	\$416.81	\$451.21	\$494.48	\$528.48
68	\$331.53	\$412.72	\$456.10	\$493.91	\$541.27	\$578.48
69	\$360.20	\$448.42	\$495.37	\$536.63	\$588.06	\$628.51
70	\$388.87	\$484.09	\$534.66	\$579.34	\$634.89	\$678.53
71	\$443.14	\$551.64	\$609.25	\$660.17	\$723.46	\$773.20
72	\$497.38	\$619.18	\$683.84	\$741.01	\$812.05	\$867.87
73	\$551.63	\$686.73	\$758.43	\$821.84	\$900.65	\$962.56
74	\$605.90	\$754.28	\$833.01	\$902.67	\$989.22	\$1,057.23
75	\$640.16	\$796.92	\$880.08	\$953.70	\$1,045.17	\$1,117.01
76	\$720.99	\$897.54	\$990.95	\$1,074.14	\$1,177.12	\$1,258.04
77	\$801.84	\$998.19	\$1,101.80	\$1,194.54	\$1,309.09	\$1,399.09
78	\$882.65	\$1,098.82	\$1,212.66	\$1,314.97	\$1,441.08	\$1,540.13
79	\$963.48	\$1,199.44	\$1,323.50	\$1,435.39	\$1,573.05	\$1,681.18
80	\$1,044.32	\$1,300.07	\$1,434.34	\$1,555.83	\$1,705.01	\$1,822.23
81	\$1,169.63	\$1,456.08	\$1,606.46	\$1,742.53	\$1,909.63	\$2,040.90
82	\$1,294.94	\$1,612.09	\$1,778.59	\$1,929.22	\$2,114.22	\$2,259.56
83	\$1,420.28	\$1,768.11	\$1,950.71	\$2,115.92	\$2,318.82	\$2,478.23
84	\$1,545.59	\$1,924.10	\$2,122.83	\$2,302.62	\$2,523.42	\$2,696.90
85	\$1,670.92	\$2,080.10	\$2,294.95	\$2,489.33	\$2,728.02	\$2,915.56
86	\$1,904.82	\$2,371.32	\$2,616.25	\$2,837.82	\$3,109.94	\$3,323.75
87	\$2,138.77	\$2,662.54	\$2,937.52	\$3,186.32	\$3,491.87	\$3,731.93
88	\$2,372.70	\$2,953.76	\$3,258.82	\$3,534.83	\$3,873.79	\$4,140.11
89	\$2,606.62	\$3,244.97	\$3,580.11	\$3,883.33	\$4,255.71	\$4,548.30
90	\$2,840.54	\$3,536.18	\$3,901.40	\$4,231.84	\$4,637.64	\$4,956.47
91	\$3,074.49	\$3,827.40	\$4,222.69	\$4,580.34	\$5,019.55	\$5,364.66
92	\$3,308.41	\$4,118.62	\$4,543.99	\$4,928.86	\$5,401.46	\$5,772.83
93	\$3,542.33	\$4,409.83	\$4,865.29	\$5,277.35	\$5,783.40	\$6,181.01
94	\$3,776.26	\$4,701.06	\$5,186.57	\$5,625.85	\$6,165.32	\$6,589.18
95	\$4,010.17	\$4,992.28	\$5,507.87	\$5,974.36	\$6,547.25	\$6,997.37
96	\$4,310.95	\$5,366.70	\$5,920.95	\$6,422.45	\$7,038.29	\$7,522.17
97	\$4,611.71	\$5,741.11	\$6,334.06	\$6,870.50	\$7,529.34	\$8,046.97
98	\$4,912.49	\$6,115.54	\$6,747.13	\$7,318.58	\$8,020.37	\$8,571.78
99	\$5,213.24	\$6,489.97	\$7,160.23	\$7,766.68	\$8,511.43	\$9,096.58

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$97.00	\$120.76	\$133.46	\$144.52	\$158.38	\$169.25
31	\$98.21	\$122.24	\$135.13	\$146.31	\$160.33	\$171.34
32	\$99.40	\$123.74	\$136.77	\$148.08	\$162.29	\$173.43
33	\$100.59	\$125.24	\$138.41	\$149.86	\$164.25	\$175.53
34	\$101.80	\$126.72	\$140.06	\$151.66	\$166.21	\$177.61
35	\$102.99	\$128.21	\$141.72	\$153.44	\$168.16	\$179.72
36	\$104.20	\$129.72	\$143.38	\$155.23	\$170.10	\$181.80
37	\$105.39	\$131.20	\$145.02	\$157.01	\$172.07	\$183.90
38	\$106.57	\$132.70	\$146.66	\$158.81	\$174.01	\$185.99
39	\$107.80	\$134.18	\$148.32	\$160.58	\$175.98	\$188.07
40	\$109.01	\$135.68	\$149.96	\$162.36	\$177.93	\$190.17
41	\$111.85	\$139.26	\$153.90	\$166.66	\$182.64	\$195.20
42	\$114.74	\$142.84	\$157.85	\$170.95	\$187.34	\$200.21
43	\$117.61	\$146.42	\$161.80	\$175.23	\$192.04	\$205.24
44	\$120.48	\$150.00	\$165.74	\$179.51	\$196.73	\$210.26
45	\$123.37	\$153.58	\$169.69	\$183.79	\$201.42	\$215.27
46	\$126.80	\$157.87	\$174.40	\$188.91	\$207.03	\$221.28
47	\$130.26	\$162.14	\$179.13	\$194.04	\$212.65	\$227.26
48	\$133.68	\$166.42	\$183.86	\$199.16	\$218.26	\$233.27
49	\$137.13	\$170.71	\$188.58	\$204.29	\$223.88	\$239.26
50	\$140.56	\$174.99	\$193.31	\$209.41	\$229.49	\$245.28
51	\$146.21	\$182.04	\$201.05	\$217.84	\$238.72	\$255.15
52	\$151.89	\$189.09	\$208.79	\$226.27	\$247.98	\$265.03
53	\$157.56	\$196.13	\$216.55	\$234.72	\$257.22	\$274.92
54	\$163.20	\$203.18	\$224.31	\$243.14	\$266.47	\$284.79
55	\$165.19	\$205.64	\$226.97	\$246.08	\$269.67	\$288.23
56	\$174.05	\$216.68	\$239.18	\$259.32	\$284.18	\$303.72
57	\$182.94	\$227.74	\$251.38	\$272.52	\$298.68	\$319.20
58	\$191.81	\$238.79	\$263.59	\$285.78	\$313.17	\$334.70
59	\$200.70	\$249.85	\$275.79	\$299.00	\$327.67	\$350.20
60	\$209.57	\$260.91	\$287.98	\$312.23	\$342.16	\$365.70
61	\$225.92	\$281.25	\$310.54	\$336.60	\$368.87	\$394.21
62	\$242.28	\$301.62	\$333.11	\$360.94	\$395.56	\$422.76
63	\$258.63	\$321.99	\$355.67	\$385.32	\$422.25	\$451.28
64	\$274.98	\$342.33	\$378.24	\$409.69	\$448.97	\$479.84
65	\$286.99	\$357.27	\$394.81	\$427.56	\$468.57	\$500.77
66	\$315.94	\$393.31	\$434.49	\$470.69	\$515.81	\$551.28
67	\$344.90	\$429.35	\$474.18	\$513.81	\$563.09	\$601.80
68	\$373.83	\$465.40	\$513.86	\$556.93	\$610.35	\$652.32
69	\$402.79	\$501.42	\$553.52	\$600.08	\$657.60	\$702.83
70	\$431.74	\$537.45	\$593.22	\$643.19	\$704.86	\$753.34
71	\$486.11	\$605.14	\$667.93	\$724.21	\$793.64	\$848.19
72	\$540.47	\$672.84	\$742.64	\$805.20	\$882.41	\$943.06
73	\$594.83	\$740.52	\$817.38	\$886.19	\$971.16	\$1,037.93
74	\$649.20	\$808.19	\$892.10	\$967.18	\$1,059.92	\$1,132.80
75	\$682.25	\$849.33	\$937.51	\$1,016.42	\$1,113.89	\$1,190.46
76	\$762.56	\$949.30	\$1,047.63	\$1,136.07	\$1,244.99	\$1,330.58
77	\$842.88	\$1,049.28	\$1,157.75	\$1,255.69	\$1,376.11	\$1,470.71
78	\$923.18	\$1,149.25	\$1,267.87	\$1,375.34	\$1,507.24	\$1,610.85
79	\$1,003.49	\$1,249.24	\$1,378.01	\$1,494.98	\$1,638.35	\$1,750.99
80	\$1,083.78	\$1,349.21	\$1,488.12	\$1,614.62	\$1,769.45	\$1,891.11
81	\$1,213.83	\$1,511.12	\$1,666.69	\$1,808.39	\$1,981.80	\$2,118.04
82	\$1,343.91	\$1,673.02	\$1,845.26	\$2,002.15	\$2,194.12	\$2,344.96
83	\$1,473.95	\$1,834.92	\$2,023.84	\$2,195.90	\$2,406.46	\$2,571.91
84	\$1,604.01	\$1,996.83	\$2,202.41	\$2,389.65	\$2,618.79	\$2,798.84
85	\$1,734.06	\$2,158.73	\$2,380.99	\$2,583.40	\$2,831.12	\$3,025.75
86	\$1,976.83	\$2,460.95	\$2,714.33	\$2,945.09	\$3,227.48	\$3,449.37
87	\$2,219.59	\$2,763.18	\$3,047.65	\$3,306.75	\$3,623.84	\$3,872.99
88	\$2,462.37	\$3,065.39	\$3,381.01	\$3,668.44	\$4,020.21	\$4,296.59
89	\$2,705.14	\$3,367.62	\$3,714.33	\$4,030.11	\$4,416.58	\$4,720.20
90	\$2,947.91	\$3,669.86	\$4,047.67	\$4,391.78	\$4,812.91	\$5,143.81
91	\$3,190.68	\$3,972.08	\$4,381.01	\$4,753.46	\$5,209.28	\$5,567.42
92	\$3,433.46	\$4,274.29	\$4,714.35	\$5,115.14	\$5,605.64	\$5,991.02
93	\$3,676.21	\$4,576.50	\$5,047.69	\$5,476.83	\$6,001.99	\$6,414.63
94	\$3,918.99	\$4,878.74	\$5,381.01	\$5,838.49	\$6,398.34	\$6,838.24
95	\$4,161.76	\$5,180.98	\$5,714.37	\$6,200.16	\$6,794.70	\$7,261.85
96	\$4,473.90	\$5,569.54	\$6,142.95	\$6,665.19	\$7,304.31	\$7,806.49
97	\$4,786.02	\$5,958.11	\$6,571.51	\$7,130.19	\$7,813.92	\$8,351.12
98	\$5,098.16	\$6,346.68	\$7,000.09	\$7,595.20	\$8,323.51	\$8,895.74
99	\$5,410.29	\$6,735.25	\$7,428.68	\$8,060.23	\$8,833.12	\$9,440.39

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$35.63	\$44.37	\$49.33	\$53.09	\$58.18	\$62.18	\$72.73
31	\$36.09	\$44.91	\$49.93	\$53.75	\$58.90	\$62.95	\$73.63
32	\$36.52	\$45.46	\$50.53	\$54.41	\$59.62	\$63.72	\$74.53
33	\$36.95	\$46.02	\$51.16	\$55.07	\$60.34	\$64.49	\$75.44
34	\$37.41	\$46.56	\$51.76	\$55.72	\$61.06	\$65.26	\$76.32
35	\$37.85	\$47.11	\$52.37	\$56.38	\$61.78	\$66.03	\$77.23
36	\$38.28	\$47.65	\$52.97	\$57.03	\$62.49	\$66.80	\$78.14
37	\$38.71	\$48.21	\$53.60	\$57.70	\$63.21	\$67.57	\$79.02
38	\$39.17	\$48.75	\$54.20	\$58.35	\$63.93	\$68.34	\$79.93
39	\$39.60	\$49.31	\$54.80	\$59.01	\$64.65	\$69.11	\$80.82
40	\$40.04	\$49.85	\$55.42	\$59.65	\$65.38	\$69.89	\$81.73
41	\$40.84	\$50.84	\$56.51	\$60.84	\$66.67	\$71.25	\$83.33
42	\$41.63	\$51.82	\$57.59	\$62.01	\$67.98	\$72.64	\$84.96
43	\$42.43	\$52.81	\$58.69	\$63.20	\$69.26	\$74.03	\$86.59
44	\$43.21	\$53.80	\$59.77	\$64.39	\$70.57	\$75.40	\$88.19
45	\$44.00	\$54.79	\$60.86	\$65.56	\$71.85	\$76.79	\$89.82
46	\$45.18	\$56.24	\$62.45	\$67.28	\$73.75	\$78.82	\$92.17
47	\$46.33	\$57.67	\$64.04	\$69.02	\$75.64	\$80.85	\$94.56
48	\$47.49	\$59.11	\$65.63	\$70.75	\$77.52	\$82.86	\$96.91
49	\$48.64	\$60.56	\$67.22	\$72.48	\$79.42	\$84.88	\$99.28
50	\$49.81	\$62.00	\$68.81	\$74.20	\$81.31	\$86.91	\$101.65
51	\$51.96	\$64.68	\$71.78	\$77.42	\$84.83	\$90.67	\$106.04
52	\$54.11	\$67.35	\$74.79	\$80.61	\$88.34	\$94.41	\$110.42
53	\$56.26	\$70.03	\$77.76	\$83.82	\$91.86	\$98.16	\$114.82
54	\$58.42	\$72.70	\$80.76	\$87.02	\$95.37	\$101.91	\$119.20
55	\$60.56	\$75.39	\$83.73	\$90.22	\$98.87	\$105.66	\$123.59
56	\$64.71	\$80.55	\$89.42	\$96.41	\$105.65	\$112.91	\$132.06
57	\$68.86	\$85.73	\$95.07	\$102.58	\$112.42	\$120.16	\$140.52
58	\$73.01	\$90.89	\$100.74	\$108.76	\$119.20	\$127.39	\$149.00
59	\$77.16	\$96.05	\$106.40	\$114.96	\$125.97	\$134.63	\$157.46
60	\$81.31	\$101.21	\$112.07	\$121.13	\$132.75	\$141.87	\$165.94
61	\$90.49	\$112.62	\$124.81	\$134.78	\$147.71	\$157.86	\$184.64
62	\$99.64	\$124.05	\$137.53	\$148.45	\$162.68	\$173.87	\$203.36
63	\$108.81	\$135.46	\$150.27	\$162.11	\$177.65	\$189.86	\$222.06
64	\$117.99	\$146.88	\$163.00	\$175.76	\$192.61	\$205.86	\$240.77
65	\$127.16	\$158.29	\$175.74	\$189.42	\$207.58	\$221.85	\$259.48
66	\$145.17	\$180.72	\$200.46	\$216.27	\$237.00	\$253.29	\$296.25
67	\$163.18	\$203.15	\$225.17	\$243.10	\$266.41	\$284.73	\$333.01
68	\$181.20	\$225.57	\$249.90	\$269.95	\$295.82	\$316.17	\$369.78
69	\$199.21	\$248.00	\$274.61	\$296.78	\$325.24	\$347.61	\$406.56
70	\$217.22	\$270.43	\$299.33	\$323.62	\$354.65	\$379.03	\$443.31
71	\$252.67	\$314.56	\$348.09	\$376.44	\$412.53	\$440.90	\$515.67
72	\$288.13	\$358.69	\$396.83	\$429.25	\$470.41	\$502.76	\$588.02
73	\$323.59	\$402.82	\$445.58	\$482.08	\$528.28	\$564.61	\$660.37
74	\$359.03	\$446.96	\$494.35	\$534.88	\$586.18	\$626.47	\$732.72
75	\$394.49	\$491.09	\$543.10	\$587.70	\$644.07	\$688.34	\$805.08
76	\$453.54	\$564.61	\$624.04	\$675.68	\$740.47	\$791.37	\$925.59
77	\$512.59	\$638.12	\$704.98	\$763.66	\$836.88	\$894.41	\$1,046.10
78	\$571.63	\$711.63	\$785.93	\$851.62	\$933.28	\$997.44	\$1,166.61
79	\$630.69	\$785.14	\$866.87	\$939.60	\$1,029.69	\$1,100.48	\$1,287.12
80	\$689.74	\$858.65	\$947.82	\$1,027.57	\$1,126.11	\$1,203.51	\$1,407.63
81	\$772.51	\$961.69	\$1,061.55	\$1,150.87	\$1,261.24	\$1,347.94	\$1,576.55
82	\$855.28	\$1,064.72	\$1,175.28	\$1,274.17	\$1,396.36	\$1,492.36	\$1,745.45
83	\$938.03	\$1,167.76	\$1,289.03	\$1,397.48	\$1,531.50	\$1,636.78	\$1,914.37
84	\$1,020.80	\$1,270.80	\$1,402.76	\$1,520.81	\$1,666.62	\$1,781.20	\$2,083.29
85	\$1,103.57	\$1,373.85	\$1,516.49	\$1,644.11	\$1,801.76	\$1,925.64	\$2,252.20
86	\$1,258.07	\$1,566.19	\$1,728.80	\$1,874.29	\$2,054.01	\$2,195.21	\$2,567.50
87	\$1,412.58	\$1,758.51	\$1,941.12	\$2,104.46	\$2,306.24	\$2,464.80	\$2,882.83
88	\$1,567.08	\$1,950.87	\$2,153.41	\$2,334.64	\$2,558.50	\$2,734.40	\$3,198.13
89	\$1,721.59	\$2,143.19	\$2,365.73	\$2,564.82	\$2,810.75	\$3,003.99	\$3,513.42
90	\$1,876.08	\$2,335.54	\$2,578.03	\$2,794.98	\$3,062.98	\$3,273.58	\$3,828.75
91	\$2,030.58	\$2,527.88	\$2,790.35	\$3,025.16	\$3,315.24	\$3,543.17	\$4,144.05
92	\$2,185.09	\$2,720.20	\$3,002.67	\$3,255.33	\$3,567.49	\$3,812.74	\$4,459.35
93	\$2,339.59	\$2,912.54	\$3,214.96	\$3,485.51	\$3,819.72	\$4,082.33	\$4,774.67
94	\$2,494.09	\$3,104.88	\$3,427.28	\$3,715.69	\$4,071.97	\$4,351.93	\$5,089.97
95	\$2,648.59	\$3,297.22	\$3,639.58	\$3,945.86	\$4,324.23	\$4,621.52	\$5,405.28
96	\$2,847.24	\$3,544.50	\$3,912.55	\$4,241.80	\$4,648.55	\$4,968.14	\$5,810.67
97	\$3,045.88	\$3,791.81	\$4,185.53	\$4,537.74	\$4,972.85	\$5,314.73	\$6,216.07
98	\$3,244.52	\$4,039.10	\$4,458.49	\$4,833.67	\$5,297.18	\$5,661.36	\$6,621.48
99	\$3,443.16	\$4,286.38	\$4,731.46	\$5,129.61	\$5,621.49	\$6,007.98	\$7,026.87

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.02	\$70.99	\$78.55	\$84.94	\$93.09	\$99.51	\$116.38
31	\$57.73	\$71.88	\$79.53	\$86.00	\$94.25	\$100.73	\$117.82
32	\$58.43	\$72.75	\$80.49	\$87.05	\$95.41	\$101.95	\$119.25
33	\$59.13	\$73.63	\$81.48	\$88.11	\$96.54	\$103.19	\$120.68
34	\$59.84	\$74.50	\$82.44	\$89.15	\$97.69	\$104.40	\$122.11
35	\$60.55	\$75.36	\$83.41	\$90.21	\$98.85	\$105.65	\$123.56
36	\$61.24	\$76.26	\$84.37	\$91.26	\$100.00	\$106.86	\$125.01
37	\$61.95	\$77.14	\$85.35	\$92.32	\$101.14	\$108.11	\$126.44
38	\$62.67	\$77.99	\$86.32	\$93.35	\$102.30	\$109.34	\$127.88
39	\$63.36	\$78.88	\$87.28	\$94.41	\$103.45	\$110.56	\$129.31
40	\$64.07	\$79.77	\$88.26	\$95.45	\$104.61	\$111.80	\$130.75
41	\$65.78	\$81.89	\$90.61	\$97.99	\$107.39	\$114.77	\$134.23
42	\$67.49	\$84.01	\$92.93	\$100.54	\$110.19	\$117.75	\$137.73
43	\$69.20	\$86.16	\$95.28	\$103.09	\$112.98	\$120.74	\$141.22
44	\$70.90	\$88.28	\$97.59	\$105.63	\$115.76	\$123.73	\$144.70
45	\$72.61	\$90.41	\$99.95	\$108.17	\$118.55	\$126.70	\$148.20
46	\$74.94	\$93.27	\$103.14	\$111.63	\$122.34	\$130.75	\$152.91
47	\$77.25	\$96.17	\$106.36	\$115.08	\$126.12	\$134.80	\$157.66
48	\$79.57	\$99.04	\$109.55	\$118.53	\$129.89	\$138.82	\$162.39
49	\$81.88	\$101.96	\$112.76	\$122.01	\$133.70	\$142.90	\$167.10
50	\$84.20	\$104.83	\$115.98	\$125.45	\$137.49	\$146.93	\$171.84
51	\$88.25	\$109.86	\$121.47	\$131.46	\$144.06	\$153.95	\$180.07
52	\$92.25	\$114.85	\$126.99	\$137.45	\$150.62	\$160.97	\$188.28
53	\$96.30	\$119.88	\$132.49	\$143.44	\$157.21	\$168.01	\$196.50
54	\$100.31	\$124.87	\$138.00	\$149.46	\$163.78	\$175.04	\$204.71
55	\$104.35	\$129.90	\$143.51	\$155.45	\$170.36	\$182.06	\$212.94
56	\$111.17	\$138.40	\$152.89	\$165.64	\$181.52	\$193.98	\$226.90
57	\$118.02	\$146.90	\$162.26	\$175.81	\$192.65	\$205.92	\$240.83
58	\$124.85	\$155.44	\$171.63	\$185.99	\$203.83	\$217.84	\$254.78
59	\$131.67	\$163.92	\$181.00	\$196.18	\$214.99	\$229.75	\$268.73
60	\$138.52	\$172.43	\$190.37	\$206.36	\$226.15	\$241.69	\$282.69
61	\$151.53	\$188.62	\$208.33	\$225.73	\$247.38	\$264.38	\$309.22
62	\$164.53	\$204.84	\$226.29	\$245.13	\$268.63	\$287.10	\$335.79
63	\$177.55	\$221.03	\$244.27	\$264.52	\$289.87	\$309.80	\$362.35
64	\$190.56	\$237.23	\$262.22	\$283.91	\$311.12	\$332.51	\$388.90
65	\$203.59	\$253.42	\$280.18	\$303.28	\$332.36	\$355.22	\$415.46
66	\$227.17	\$282.78	\$312.47	\$338.42	\$370.86	\$396.36	\$463.58
67	\$250.75	\$312.14	\$344.76	\$373.55	\$409.36	\$437.52	\$511.71
68	\$274.33	\$341.51	\$377.03	\$408.68	\$447.88	\$478.65	\$559.83
69	\$297.91	\$370.87	\$409.31	\$443.80	\$486.37	\$519.82	\$607.98
70	\$321.50	\$400.23	\$441.60	\$478.96	\$524.89	\$560.96	\$656.11
71	\$366.12	\$455.76	\$502.90	\$545.42	\$597.73	\$638.83	\$747.17
72	\$410.71	\$511.32	\$564.21	\$611.90	\$670.58	\$716.68	\$838.23
73	\$455.35	\$566.86	\$625.50	\$678.38	\$743.43	\$794.54	\$929.29
74	\$499.96	\$622.42	\$686.80	\$744.85	\$816.27	\$872.39	\$1,020.36
75	\$544.60	\$677.95	\$748.10	\$811.31	\$889.15	\$950.27	\$1,111.41
76	\$612.94	\$763.03	\$841.78	\$913.14	\$1,000.70	\$1,069.50	\$1,250.89
77	\$681.27	\$848.11	\$935.44	\$1,014.96	\$1,112.28	\$1,188.75	\$1,390.36
78	\$749.60	\$933.19	\$1,029.13	\$1,116.76	\$1,223.84	\$1,307.99	\$1,529.81
79	\$817.95	\$1,018.26	\$1,122.80	\$1,218.59	\$1,335.43	\$1,427.25	\$1,669.29
80	\$886.29	\$1,103.34	\$1,216.49	\$1,320.39	\$1,447.02	\$1,546.48	\$1,808.77
81	\$992.66	\$1,235.75	\$1,362.46	\$1,478.84	\$1,620.65	\$1,732.07	\$2,025.82
82	\$1,099.01	\$1,368.14	\$1,508.44	\$1,637.27	\$1,794.28	\$1,917.65	\$2,242.86
83	\$1,205.35	\$1,500.55	\$1,654.42	\$1,795.73	\$1,967.94	\$2,103.23	\$2,459.91
84	\$1,311.70	\$1,632.96	\$1,800.39	\$1,954.19	\$2,141.57	\$2,288.80	\$2,676.97
85	\$1,418.07	\$1,765.34	\$1,946.36	\$2,112.63	\$2,315.20	\$2,474.38	\$2,894.01
86	\$1,616.58	\$2,012.52	\$2,218.84	\$2,408.41	\$2,639.34	\$2,820.79	\$3,299.17
87	\$1,815.12	\$2,259.65	\$2,491.35	\$2,704.17	\$2,963.46	\$3,167.21	\$3,704.34
88	\$2,013.65	\$2,506.80	\$2,763.82	\$2,999.95	\$3,287.61	\$3,513.64	\$4,109.50
89	\$2,212.19	\$2,753.95	\$3,036.32	\$3,295.72	\$3,611.72	\$3,860.03	\$4,514.65
90	\$2,410.71	\$3,001.09	\$3,308.81	\$3,591.47	\$3,935.85	\$4,206.45	\$4,919.84
91	\$2,609.25	\$3,248.24	\$3,581.30	\$3,887.25	\$4,259.99	\$4,552.87	\$5,324.99
92	\$2,807.77	\$3,495.38	\$3,853.81	\$4,183.01	\$4,584.11	\$4,899.28	\$5,730.15
93	\$3,006.30	\$3,742.53	\$4,126.28	\$4,478.78	\$4,908.25	\$5,245.70	\$6,135.31
94	\$3,204.83	\$3,989.69	\$4,398.78	\$4,774.55	\$5,232.36	\$5,592.10	\$6,540.48
95	\$3,403.37	\$4,236.83	\$4,671.26	\$5,070.32	\$5,556.51	\$5,938.52	\$6,945.62
96	\$3,658.61	\$4,554.60	\$5,021.61	\$5,450.58	\$5,973.24	\$6,383.90	\$7,466.54
97	\$3,913.87	\$4,872.37	\$5,371.97	\$5,830.87	\$6,389.99	\$6,829.29	\$7,987.47
98	\$4,169.12	\$5,190.12	\$5,722.29	\$6,211.13	\$6,806.72	\$7,274.69	\$8,508.40
99	\$4,424.37	\$5,507.89	\$6,072.66	\$6,591.42	\$7,223.46	\$7,720.08	\$9,029.32

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$77.59	\$96.59	\$106.67	\$115.58	\$126.67	\$135.39	\$158.36
31	\$78.56	\$97.79	\$107.99	\$117.03	\$128.24	\$137.07	\$160.31
32	\$79.51	\$98.98	\$109.31	\$118.45	\$129.81	\$138.73	\$162.25
33	\$80.47	\$100.18	\$110.65	\$119.87	\$131.37	\$140.41	\$164.22
34	\$81.43	\$101.36	\$111.94	\$121.31	\$132.95	\$142.09	\$166.17
35	\$82.39	\$102.56	\$113.26	\$122.74	\$134.51	\$143.75	\$168.13
36	\$83.34	\$103.76	\$114.58	\$124.17	\$136.06	\$145.43	\$170.09
37	\$84.30	\$104.95	\$115.92	\$125.60	\$137.62	\$147.11	\$172.04
38	\$85.27	\$106.14	\$117.21	\$127.02	\$139.20	\$148.79	\$174.01
39	\$86.22	\$107.34	\$118.53	\$128.46	\$140.76	\$150.45	\$175.95
40	\$87.19	\$108.54	\$119.86	\$129.88	\$142.34	\$152.14	\$177.92
41	\$89.48	\$111.41	\$123.01	\$133.32	\$146.10	\$156.14	\$182.61
42	\$91.80	\$114.27	\$126.14	\$136.74	\$149.86	\$160.16	\$187.33
43	\$94.10	\$117.13	\$129.31	\$140.18	\$153.62	\$164.18	\$192.02
44	\$96.38	\$120.02	\$132.43	\$143.61	\$157.39	\$168.19	\$196.71
45	\$98.70	\$122.88	\$135.58	\$147.04	\$161.12	\$172.21	\$201.43
46	\$101.49	\$126.33	\$139.37	\$151.17	\$165.68	\$177.06	\$207.09
47	\$104.26	\$129.77	\$143.18	\$155.30	\$170.21	\$181.91	\$212.76
48	\$107.03	\$133.23	\$146.97	\$159.45	\$174.73	\$186.75	\$218.42
49	\$109.80	\$136.70	\$150.78	\$163.58	\$179.28	\$191.60	\$224.08
50	\$112.58	\$140.15	\$154.57	\$167.73	\$183.80	\$196.43	\$229.76
51	\$117.12	\$145.79	\$160.80	\$174.49	\$191.20	\$204.36	\$239.00
52	\$121.65	\$151.43	\$167.04	\$181.22	\$198.60	\$212.24	\$248.26
53	\$126.17	\$157.07	\$173.25	\$187.96	\$205.99	\$220.14	\$257.49
54	\$130.71	\$162.69	\$179.48	\$194.73	\$213.38	\$228.07	\$266.73
55	\$135.24	\$168.35	\$185.70	\$201.48	\$220.78	\$235.97	\$275.98
56	\$142.53	\$177.43	\$195.70	\$212.34	\$232.69	\$248.68	\$290.87
57	\$149.82	\$186.51	\$205.69	\$223.20	\$244.60	\$261.40	\$305.74
58	\$157.12	\$195.58	\$215.68	\$234.06	\$256.49	\$274.13	\$320.63
59	\$164.40	\$204.66	\$225.67	\$244.92	\$268.40	\$286.86	\$335.50
60	\$171.69	\$213.74	\$235.66	\$255.78	\$280.31	\$299.59	\$350.38
61	\$184.95	\$230.23	\$253.94	\$275.53	\$301.97	\$322.71	\$377.44
62	\$198.20	\$246.75	\$272.22	\$295.29	\$323.60	\$345.85	\$404.49
63	\$211.46	\$263.25	\$290.50	\$315.05	\$345.24	\$368.96	\$431.55
64	\$224.72	\$279.75	\$308.75	\$334.78	\$366.88	\$392.12	\$458.61
65	\$237.98	\$296.26	\$327.03	\$354.53	\$388.53	\$415.24	\$485.65
66	\$261.78	\$325.89	\$359.67	\$389.99	\$427.37	\$456.77	\$534.23
67	\$285.56	\$355.51	\$392.30	\$425.43	\$466.22	\$498.29	\$582.79
68	\$309.36	\$385.13	\$424.93	\$460.89	\$505.09	\$539.80	\$631.36
69	\$333.16	\$414.75	\$457.53	\$496.32	\$543.94	\$581.33	\$679.91
70	\$356.97	\$444.38	\$490.17	\$531.80	\$582.79	\$622.84	\$728.48
71	\$401.68	\$500.04	\$551.58	\$598.42	\$655.81	\$700.90	\$819.77
72	\$446.41	\$555.75	\$613.02	\$665.06	\$728.84	\$778.94	\$911.04
73	\$491.13	\$611.41	\$674.44	\$731.71	\$801.86	\$856.99	\$1,002.33
74	\$535.86	\$667.09	\$735.88	\$798.33	\$874.87	\$935.03	\$1,093.60
75	\$580.59	\$722.78	\$797.30	\$864.95	\$947.90	\$1,013.08	\$1,184.89
76	\$648.45	\$807.26	\$890.27	\$966.04	\$1,058.68	\$1,131.46	\$1,323.35
77	\$716.30	\$891.71	\$983.26	\$1,067.14	\$1,169.47	\$1,249.87	\$1,461.83
78	\$784.15	\$976.19	\$1,076.26	\$1,168.21	\$1,280.23	\$1,368.26	\$1,600.30
79	\$852.01	\$1,060.66	\$1,169.25	\$1,269.32	\$1,391.02	\$1,486.65	\$1,738.79
80	\$919.85	\$1,145.11	\$1,262.25	\$1,370.38	\$1,501.80	\$1,605.05	\$1,877.25
81	\$1,030.23	\$1,282.53	\$1,413.71	\$1,534.83	\$1,682.02	\$1,797.66	\$2,102.53
82	\$1,140.62	\$1,419.94	\$1,565.18	\$1,699.27	\$1,862.23	\$1,990.25	\$2,327.79
83	\$1,250.99	\$1,557.36	\$1,716.66	\$1,863.73	\$2,042.44	\$2,182.86	\$2,553.06
84	\$1,361.37	\$1,694.78	\$1,868.11	\$2,028.19	\$2,222.66	\$2,375.47	\$2,778.33
85	\$1,471.76	\$1,832.19	\$2,019.58	\$2,192.63	\$2,402.87	\$2,568.08	\$3,003.60
86	\$1,677.79	\$2,088.71	\$2,302.33	\$2,499.60	\$2,739.28	\$2,927.61	\$3,424.10
87	\$1,883.86	\$2,345.21	\$2,585.07	\$2,806.56	\$3,075.68	\$3,287.13	\$3,844.61
88	\$2,089.89	\$2,601.72	\$2,867.80	\$3,113.54	\$3,412.08	\$3,646.68	\$4,265.11
89	\$2,295.96	\$2,858.21	\$3,150.56	\$3,420.51	\$3,748.49	\$4,006.20	\$4,685.60
90	\$2,501.99	\$3,114.74	\$3,433.28	\$3,727.46	\$4,084.89	\$4,365.74	\$5,106.13
91	\$2,708.05	\$3,371.25	\$3,716.04	\$4,034.43	\$4,421.31	\$4,725.26	\$5,526.62
92	\$2,914.09	\$3,627.74	\$3,998.79	\$4,341.40	\$4,757.69	\$5,084.79	\$5,947.13
93	\$3,120.15	\$3,884.24	\$4,281.51	\$4,648.37	\$5,094.10	\$5,444.32	\$6,367.64
94	\$3,326.18	\$4,140.77	\$4,564.27	\$4,955.34	\$5,430.50	\$5,803.86	\$6,788.12
95	\$3,532.23	\$4,397.27	\$4,847.00	\$5,262.30	\$5,766.90	\$6,163.38	\$7,208.63
96	\$3,797.14	\$4,727.05	\$5,210.53	\$5,656.97	\$6,199.44	\$6,625.64	\$7,749.28
97	\$4,062.06	\$5,056.86	\$5,574.06	\$6,051.66	\$6,631.94	\$7,087.88	\$8,289.93
98	\$4,326.99	\$5,386.66	\$5,937.57	\$6,446.33	\$7,064.46	\$7,550.16	\$8,830.59
99	\$4,591.89	\$5,716.45	\$6,301.11	\$6,841.01	\$7,496.98	\$8,012.41	\$9,371.23

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$31.15	\$38.78	\$43.13	\$46.42	\$50.86	\$54.36	\$63.59
31	\$31.53	\$39.26	\$43.67	\$46.98	\$51.49	\$55.03	\$64.36
32	\$31.92	\$39.73	\$44.19	\$47.55	\$52.12	\$55.71	\$65.15
33	\$32.31	\$40.22	\$44.72	\$48.14	\$52.74	\$56.38	\$65.92
34	\$32.69	\$40.70	\$45.26	\$48.70	\$53.37	\$57.04	\$66.71
35	\$33.07	\$41.17	\$45.79	\$49.27	\$54.01	\$57.71	\$67.50
36	\$33.46	\$41.66	\$46.33	\$49.86	\$54.63	\$58.39	\$68.29
37	\$33.84	\$42.15	\$46.87	\$50.42	\$55.27	\$59.06	\$69.07
38	\$34.23	\$42.61	\$47.40	\$51.00	\$55.88	\$59.74	\$69.86
39	\$34.62	\$43.11	\$47.91	\$51.57	\$56.52	\$60.41	\$70.65
40	\$35.00	\$43.56	\$48.46	\$52.16	\$57.14	\$61.08	\$71.44
41	\$35.70	\$44.44	\$49.42	\$53.17	\$58.27	\$62.28	\$72.84
42	\$36.39	\$45.31	\$50.40	\$54.21	\$59.42	\$63.50	\$74.27
43	\$37.09	\$46.16	\$51.37	\$55.25	\$60.54	\$64.71	\$75.67
44	\$37.78	\$47.03	\$52.36	\$56.27	\$61.68	\$65.91	\$77.10
45	\$38.46	\$47.89	\$53.32	\$57.31	\$62.80	\$67.12	\$78.50
46	\$39.49	\$49.14	\$54.70	\$58.82	\$64.45	\$68.90	\$80.58
47	\$40.49	\$50.40	\$56.08	\$60.33	\$66.10	\$70.65	\$82.64
48	\$41.49	\$51.67	\$57.47	\$61.82	\$67.75	\$72.41	\$84.69
49	\$42.52	\$52.92	\$58.85	\$63.33	\$69.41	\$74.18	\$86.75
50	\$43.52	\$54.18	\$60.24	\$64.84	\$71.05	\$75.94	\$88.82
51	\$45.39	\$56.51	\$62.84	\$67.63	\$74.12	\$79.22	\$92.65
52	\$47.27	\$58.85	\$65.43	\$70.43	\$77.18	\$82.49	\$96.48
53	\$49.14	\$61.20	\$68.02	\$73.23	\$80.23	\$85.76	\$100.31
54	\$51.04	\$63.52	\$70.62	\$76.03	\$83.30	\$89.03	\$104.14
55	\$52.91	\$65.87	\$73.21	\$78.82	\$86.36	\$92.30	\$107.96
56	\$56.51	\$70.34	\$78.15	\$84.19	\$92.26	\$98.60	\$115.32
57	\$60.13	\$74.85	\$83.10	\$89.56	\$98.15	\$104.89	\$122.69
58	\$63.72	\$79.34	\$88.06	\$94.93	\$104.04	\$111.20	\$130.05
59	\$67.34	\$83.82	\$93.00	\$100.32	\$109.94	\$117.49	\$137.41
60	\$70.95	\$88.32	\$97.95	\$105.69	\$115.82	\$123.79	\$144.78
61	\$79.02	\$98.36	\$109.15	\$117.72	\$129.00	\$137.87	\$161.25
62	\$87.08	\$108.41	\$120.35	\$129.73	\$142.16	\$151.95	\$177.72
63	\$95.16	\$118.45	\$131.52	\$141.75	\$155.35	\$166.03	\$194.19
64	\$103.22	\$128.49	\$142.72	\$153.78	\$168.53	\$180.12	\$210.66
65	\$111.29	\$138.53	\$153.91	\$165.81	\$181.71	\$194.19	\$227.12
66	\$127.12	\$158.25	\$175.63	\$189.38	\$207.55	\$221.82	\$259.43
67	\$142.95	\$177.97	\$197.34	\$212.99	\$233.41	\$249.46	\$291.75
68	\$158.79	\$197.69	\$219.05	\$236.57	\$259.24	\$277.08	\$324.07
69	\$174.62	\$217.39	\$240.75	\$260.16	\$285.10	\$304.71	\$356.38
70	\$190.45	\$237.11	\$262.47	\$283.75	\$310.96	\$332.35	\$388.70
71	\$221.61	\$275.89	\$305.33	\$330.17	\$361.81	\$386.68	\$452.27
72	\$252.75	\$314.67	\$348.19	\$376.56	\$412.66	\$441.05	\$515.83
73	\$283.91	\$353.44	\$391.06	\$422.98	\$463.52	\$495.40	\$579.40
74	\$315.07	\$392.21	\$433.93	\$469.37	\$514.37	\$549.75	\$642.99
75	\$346.22	\$430.99	\$476.78	\$515.79	\$565.25	\$604.11	\$706.56
76	\$398.15	\$495.64	\$548.00	\$593.16	\$650.04	\$694.73	\$812.54
77	\$450.07	\$560.31	\$619.24	\$670.53	\$734.83	\$785.34	\$918.54
78	\$502.01	\$624.96	\$690.47	\$747.90	\$819.62	\$875.96	\$1,024.53
79	\$553.94	\$689.62	\$761.69	\$825.28	\$904.42	\$966.59	\$1,130.51
80	\$605.89	\$754.26	\$832.93	\$902.64	\$989.20	\$1,057.21	\$1,236.50
81	\$678.59	\$844.77	\$932.88	\$1,010.96	\$1,107.91	\$1,184.07	\$1,384.88
82	\$751.30	\$935.30	\$1,032.82	\$1,119.29	\$1,226.61	\$1,310.94	\$1,533.26
83	\$824.01	\$1,025.81	\$1,132.78	\$1,227.59	\$1,345.31	\$1,437.80	\$1,681.64
84	\$896.72	\$1,116.31	\$1,232.73	\$1,335.93	\$1,464.02	\$1,564.68	\$1,830.01
85	\$969.42	\$1,206.82	\$1,332.67	\$1,444.24	\$1,582.72	\$1,691.53	\$1,978.41
86	\$1,105.13	\$1,375.78	\$1,519.26	\$1,646.42	\$1,804.31	\$1,928.35	\$2,255.38
87	\$1,240.85	\$1,544.75	\$1,705.84	\$1,848.63	\$2,025.88	\$2,165.17	\$2,532.35
88	\$1,376.58	\$1,713.69	\$1,892.41	\$2,050.82	\$2,247.46	\$2,401.99	\$2,809.33
89	\$1,512.28	\$1,882.66	\$2,078.99	\$2,253.00	\$2,469.06	\$2,638.79	\$3,086.30
90	\$1,648.01	\$2,051.61	\$2,265.56	\$2,455.20	\$2,690.63	\$2,875.62	\$3,363.29
91	\$1,783.74	\$2,220.55	\$2,452.13	\$2,657.39	\$2,912.21	\$3,112.43	\$3,640.26
92	\$1,919.44	\$2,389.52	\$2,638.71	\$2,859.60	\$3,133.79	\$3,349.23	\$3,917.23
93	\$2,055.17	\$2,558.46	\$2,825.28	\$3,061.78	\$3,355.37	\$3,586.05	\$4,194.22
94	\$2,190.87	\$2,727.43	\$3,011.87	\$3,263.97	\$3,576.94	\$3,822.87	\$4,471.20
95	\$2,326.60	\$2,896.38	\$3,198.44	\$3,466.16	\$3,798.54	\$4,059.69	\$4,748.17
96	\$2,501.10	\$3,113.62	\$3,438.33	\$3,726.13	\$4,083.43	\$4,364.16	\$5,104.28
97	\$2,675.60	\$3,330.84	\$3,678.20	\$3,986.09	\$4,368.31	\$4,668.63	\$5,460.39
98	\$2,850.08	\$3,548.08	\$3,918.09	\$4,246.04	\$4,653.20	\$4,973.11	\$5,816.51
99	\$3,024.59	\$3,765.30	\$4,157.97	\$4,506.02	\$4,938.09	\$5,277.59	\$6,172.62

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$49.84	\$62.05	\$68.68	\$74.27	\$81.38	\$86.96	\$101.73
31	\$50.46	\$62.81	\$69.54	\$75.19	\$82.38	\$88.06	\$102.99
32	\$51.09	\$63.59	\$70.38	\$76.09	\$83.39	\$89.14	\$104.25
33	\$51.69	\$64.36	\$71.23	\$77.02	\$84.39	\$90.21	\$105.49
34	\$52.30	\$65.12	\$72.09	\$77.92	\$85.38	\$91.27	\$106.75
35	\$52.92	\$65.88	\$72.94	\$78.84	\$86.41	\$92.34	\$108.00
36	\$53.55	\$66.65	\$73.78	\$79.78	\$87.42	\$93.42	\$109.26
37	\$54.16	\$67.42	\$74.64	\$80.68	\$88.43	\$94.49	\$110.51
38	\$54.76	\$68.19	\$75.49	\$81.60	\$89.43	\$95.57	\$111.79
39	\$55.39	\$68.97	\$76.32	\$82.52	\$90.43	\$96.64	\$113.05
40	\$56.00	\$69.72	\$77.18	\$83.44	\$91.44	\$97.74	\$114.31
41	\$57.49	\$71.57	\$79.23	\$85.64	\$93.85	\$100.33	\$117.32
42	\$58.99	\$73.43	\$81.32	\$87.87	\$96.29	\$102.92	\$120.37
43	\$60.48	\$75.26	\$83.37	\$90.08	\$98.72	\$105.52	\$123.41
44	\$61.94	\$77.12	\$85.43	\$92.29	\$101.14	\$108.11	\$126.44
45	\$63.44	\$78.97	\$87.48	\$94.52	\$103.57	\$110.71	\$129.47
46	\$65.48	\$81.51	\$90.27	\$97.55	\$106.89	\$114.26	\$133.62
47	\$67.51	\$84.04	\$93.02	\$100.58	\$110.22	\$117.80	\$137.79
48	\$69.54	\$86.58	\$95.80	\$103.59	\$113.54	\$121.35	\$141.93
49	\$71.60	\$89.11	\$98.57	\$106.64	\$116.86	\$124.90	\$146.09
50	\$73.61	\$91.64	\$101.33	\$109.67	\$120.19	\$128.45	\$150.24
51	\$77.12	\$96.01	\$106.15	\$114.90	\$125.92	\$134.57	\$157.41
52	\$80.63	\$100.38	\$110.94	\$120.12	\$131.65	\$140.71	\$164.55
53	\$84.14	\$104.75	\$115.73	\$125.35	\$137.35	\$146.80	\$171.72
54	\$87.65	\$109.11	\$120.55	\$130.58	\$143.08	\$152.94	\$178.87
55	\$91.16	\$113.49	\$125.34	\$135.81	\$148.82	\$159.05	\$186.03
56	\$97.13	\$120.91	\$133.57	\$144.69	\$158.57	\$169.49	\$198.22
57	\$103.12	\$128.36	\$141.79	\$153.60	\$168.33	\$179.90	\$210.43
58	\$109.08	\$135.80	\$150.00	\$162.50	\$178.09	\$190.34	\$222.61
59	\$115.05	\$143.24	\$158.23	\$171.41	\$187.85	\$200.77	\$234.81
60	\$121.03	\$150.67	\$166.44	\$180.30	\$197.60	\$211.19	\$247.01
61	\$132.45	\$164.87	\$182.21	\$197.33	\$216.25	\$231.12	\$270.32
62	\$143.87	\$179.11	\$197.97	\$214.34	\$234.89	\$251.03	\$293.61
63	\$155.30	\$193.32	\$213.72	\$231.34	\$253.51	\$270.96	\$316.90
64	\$166.70	\$207.52	\$229.47	\$248.35	\$272.17	\$290.89	\$340.21
65	\$178.12	\$221.73	\$245.24	\$265.36	\$290.82	\$310.80	\$363.50
66	\$198.84	\$247.52	\$273.65	\$296.22	\$324.63	\$346.95	\$405.78
67	\$219.54	\$273.30	\$302.03	\$327.09	\$358.46	\$383.09	\$448.06
68	\$240.27	\$299.11	\$330.44	\$357.93	\$392.26	\$419.23	\$490.33
69	\$260.97	\$324.90	\$358.83	\$388.79	\$426.08	\$455.38	\$532.61
70	\$281.68	\$350.68	\$387.21	\$419.65	\$459.89	\$491.52	\$574.88
71	\$320.89	\$399.48	\$441.07	\$478.06	\$523.89	\$559.91	\$654.90
72	\$360.08	\$448.29	\$494.93	\$536.47	\$587.90	\$628.32	\$734.89
73	\$399.29	\$497.08	\$548.78	\$594.87	\$651.92	\$696.73	\$814.89
74	\$438.52	\$545.89	\$602.63	\$653.28	\$715.93	\$765.15	\$894.90
75	\$477.72	\$594.70	\$656.47	\$711.69	\$779.94	\$833.54	\$974.91
76	\$537.83	\$669.52	\$738.89	\$801.26	\$878.09	\$938.46	\$1,097.61
77	\$597.95	\$744.39	\$821.33	\$890.83	\$976.24	\$1,043.35	\$1,220.30
78	\$658.07	\$819.22	\$903.74	\$980.39	\$1,074.40	\$1,148.26	\$1,342.99
79	\$718.18	\$894.07	\$986.17	\$1,069.95	\$1,172.55	\$1,253.16	\$1,465.69
80	\$778.32	\$968.92	\$1,068.60	\$1,159.51	\$1,270.70	\$1,358.07	\$1,588.38
81	\$871.71	\$1,085.17	\$1,196.81	\$1,298.66	\$1,423.20	\$1,521.01	\$1,778.98
82	\$965.10	\$1,201.46	\$1,325.06	\$1,437.81	\$1,575.67	\$1,684.00	\$1,969.59
83	\$1,058.50	\$1,317.72	\$1,453.29	\$1,576.93	\$1,728.15	\$1,846.96	\$2,160.20
84	\$1,151.90	\$1,433.99	\$1,581.51	\$1,716.08	\$1,880.66	\$2,009.93	\$2,350.80
85	\$1,245.28	\$1,550.26	\$1,709.74	\$1,855.23	\$2,033.12	\$2,172.90	\$2,541.42
86	\$1,419.63	\$1,767.31	\$1,949.10	\$2,114.95	\$2,317.76	\$2,477.11	\$2,897.19
87	\$1,593.96	\$1,984.35	\$2,188.48	\$2,374.70	\$2,602.41	\$2,781.31	\$3,253.01
88	\$1,768.31	\$2,201.38	\$2,427.85	\$2,634.43	\$2,887.03	\$3,085.52	\$3,608.80
89	\$1,942.65	\$2,418.41	\$2,667.21	\$2,894.15	\$3,171.68	\$3,389.72	\$3,964.58
90	\$2,116.99	\$2,635.44	\$2,906.57	\$3,153.89	\$3,456.33	\$3,693.96	\$4,320.39
91	\$2,291.34	\$2,852.47	\$3,145.94	\$3,413.62	\$3,740.95	\$3,998.15	\$4,676.18
92	\$2,465.67	\$3,069.51	\$3,385.31	\$3,673.36	\$4,025.59	\$4,302.35	\$5,031.99
93	\$2,640.02	\$3,286.54	\$3,624.66	\$3,933.09	\$4,310.21	\$4,606.56	\$5,387.80
94	\$2,814.34	\$3,503.58	\$3,864.02	\$4,192.82	\$4,594.85	\$4,910.76	\$5,743.58
95	\$2,988.69	\$3,720.62	\$4,103.39	\$4,452.53	\$4,879.50	\$5,214.97	\$6,099.37
96	\$3,212.87	\$3,999.67	\$4,411.15	\$4,786.49	\$5,245.46	\$5,606.09	\$6,556.83
97	\$3,437.00	\$4,278.72	\$4,718.89	\$5,120.42	\$5,611.43	\$5,997.20	\$7,014.28
98	\$3,661.14	\$4,557.78	\$5,026.65	\$5,454.36	\$5,977.39	\$6,388.34	\$7,471.73
99	\$3,885.30	\$4,836.81	\$5,334.41	\$5,788.32	\$6,343.34	\$6,779.45	\$7,929.19

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.84	\$84.44	\$93.33	\$101.06	\$110.73	\$118.35	\$138.44
31	\$68.67	\$85.48	\$94.48	\$102.30	\$112.11	\$119.82	\$140.15
32	\$69.51	\$86.52	\$95.64	\$103.55	\$113.48	\$121.29	\$141.86
33	\$70.36	\$87.57	\$96.79	\$104.80	\$114.86	\$122.76	\$143.55
34	\$71.19	\$88.60	\$97.95	\$106.04	\$116.22	\$124.20	\$145.26
35	\$72.01	\$89.66	\$99.10	\$107.30	\$117.58	\$125.66	\$146.99
36	\$72.86	\$90.71	\$100.26	\$108.55	\$118.95	\$127.13	\$148.70
37	\$73.69	\$91.76	\$101.42	\$109.79	\$120.33	\$128.59	\$150.40
38	\$74.53	\$92.79	\$102.56	\$111.05	\$121.69	\$130.07	\$152.11
39	\$75.38	\$93.84	\$103.71	\$112.30	\$123.06	\$131.53	\$153.83
40	\$76.21	\$94.88	\$104.88	\$113.56	\$124.42	\$132.98	\$155.55
41	\$78.23	\$97.40	\$107.64	\$116.56	\$127.72	\$136.51	\$159.66
42	\$80.26	\$99.91	\$110.41	\$119.56	\$131.03	\$140.04	\$163.80
43	\$82.28	\$102.43	\$113.18	\$122.57	\$134.34	\$143.57	\$167.92
44	\$84.29	\$104.94	\$115.95	\$125.58	\$137.64	\$147.09	\$172.03
45	\$86.32	\$107.46	\$118.71	\$128.60	\$140.94	\$150.62	\$176.17
46	\$88.74	\$110.44	\$122.02	\$132.19	\$144.86	\$154.83	\$181.09
47	\$91.14	\$113.47	\$125.31	\$135.78	\$148.80	\$159.03	\$186.01
48	\$93.54	\$116.46	\$128.60	\$139.37	\$152.72	\$163.24	\$190.93
49	\$95.96	\$119.46	\$131.91	\$142.95	\$156.66	\$167.44	\$195.83
50	\$98.36	\$122.47	\$135.21	\$146.55	\$160.61	\$171.65	\$200.76
51	\$102.33	\$127.41	\$140.67	\$152.46	\$167.10	\$178.57	\$208.86
52	\$106.32	\$132.34	\$146.12	\$158.38	\$173.57	\$185.51	\$216.95
53	\$110.28	\$137.29	\$151.55	\$164.30	\$180.03	\$192.43	\$225.05
54	\$114.25	\$142.23	\$157.02	\$170.21	\$186.52	\$199.34	\$233.15
55	\$118.22	\$147.18	\$162.45	\$176.13	\$193.01	\$206.27	\$241.26
56	\$124.58	\$155.08	\$171.17	\$185.61	\$203.40	\$217.39	\$254.25
57	\$130.96	\$163.03	\$179.89	\$195.09	\$213.79	\$228.50	\$267.26
58	\$137.32	\$170.95	\$188.61	\$204.56	\$224.18	\$239.60	\$280.24
59	\$143.68	\$178.87	\$197.34	\$214.05	\$234.59	\$250.71	\$293.22
60	\$150.05	\$186.79	\$206.06	\$223.52	\$244.97	\$261.80	\$306.21
61	\$161.68	\$201.26	\$222.12	\$240.87	\$263.97	\$282.12	\$329.97
62	\$173.31	\$215.77	\$238.18	\$258.21	\$282.96	\$302.42	\$353.70
63	\$184.95	\$230.24	\$254.22	\$275.53	\$301.96	\$322.71	\$377.45
64	\$196.58	\$244.71	\$270.28	\$292.87	\$320.96	\$343.03	\$401.19
65	\$208.21	\$259.21	\$286.33	\$310.20	\$339.95	\$363.32	\$424.93
66	\$229.14	\$285.24	\$315.00	\$341.36	\$374.10	\$399.80	\$467.61
67	\$250.03	\$311.28	\$343.66	\$372.53	\$408.25	\$436.32	\$510.29
68	\$270.97	\$337.33	\$372.33	\$403.67	\$442.39	\$472.80	\$552.99
69	\$291.89	\$363.36	\$400.98	\$434.83	\$476.53	\$509.31	\$595.68
70	\$312.79	\$389.41	\$429.65	\$466.00	\$510.67	\$545.80	\$638.36
71	\$352.09	\$438.31	\$483.62	\$524.54	\$574.82	\$614.35	\$718.55
72	\$391.37	\$487.23	\$537.57	\$583.07	\$638.98	\$682.91	\$798.73
73	\$430.67	\$536.13	\$591.56	\$641.61	\$703.11	\$751.47	\$878.90
74	\$469.96	\$585.05	\$645.53	\$700.15	\$767.27	\$820.03	\$959.09
75	\$509.25	\$633.96	\$699.47	\$758.68	\$831.42	\$888.58	\$1,039.28
76	\$568.94	\$708.28	\$781.30	\$847.62	\$928.91	\$992.76	\$1,161.12
77	\$628.64	\$782.60	\$863.16	\$936.57	\$1,026.37	\$1,096.93	\$1,282.97
78	\$688.35	\$856.93	\$944.99	\$1,025.51	\$1,123.84	\$1,201.10	\$1,404.80
79	\$748.05	\$931.24	\$1,026.81	\$1,114.44	\$1,221.31	\$1,305.28	\$1,526.62
80	\$807.77	\$1,005.57	\$1,108.66	\$1,203.39	\$1,318.78	\$1,409.45	\$1,648.48
81	\$904.68	\$1,126.23	\$1,241.69	\$1,347.79	\$1,477.04	\$1,578.57	\$1,846.28
82	\$1,001.61	\$1,246.92	\$1,374.74	\$1,492.21	\$1,635.29	\$1,747.72	\$2,044.11
83	\$1,098.54	\$1,367.57	\$1,507.77	\$1,636.59	\$1,793.55	\$1,916.85	\$2,241.94
84	\$1,195.49	\$1,488.24	\$1,640.81	\$1,781.02	\$1,951.80	\$2,085.98	\$2,439.74
85	\$1,292.41	\$1,608.91	\$1,773.83	\$1,925.43	\$2,110.06	\$2,255.11	\$2,637.55
86	\$1,473.34	\$1,834.15	\$2,022.18	\$2,194.98	\$2,405.46	\$2,570.84	\$3,006.81
87	\$1,654.27	\$2,059.42	\$2,270.53	\$2,464.54	\$2,700.85	\$2,886.55	\$3,376.08
88	\$1,835.22	\$2,284.65	\$2,518.87	\$2,734.10	\$2,996.26	\$3,202.26	\$3,745.32
89	\$2,016.15	\$2,509.91	\$2,767.21	\$3,003.64	\$3,291.67	\$3,517.98	\$4,114.59
90	\$2,197.08	\$2,735.15	\$3,015.53	\$3,273.22	\$3,587.08	\$3,833.69	\$4,483.86
91	\$2,378.03	\$2,960.40	\$3,263.87	\$3,542.77	\$3,882.48	\$4,149.40	\$4,853.10
92	\$2,558.94	\$3,185.64	\$3,512.22	\$3,812.33	\$4,177.89	\$4,465.12	\$5,222.36
93	\$2,739.90	\$3,410.88	\$3,760.55	\$4,081.89	\$4,473.28	\$4,780.84	\$5,591.64
94	\$2,920.83	\$3,636.13	\$4,008.90	\$4,351.44	\$4,768.70	\$5,096.55	\$5,960.88
95	\$3,101.76	\$3,861.38	\$4,257.22	\$4,621.00	\$5,064.11	\$5,412.27	\$6,330.14
96	\$3,334.42	\$4,150.99	\$4,576.53	\$4,967.58	\$5,443.92	\$5,818.18	\$6,804.90
97	\$3,567.04	\$4,440.59	\$4,895.81	\$5,314.14	\$5,823.72	\$6,224.10	\$7,279.65
98	\$3,799.66	\$4,730.20	\$5,215.12	\$5,660.72	\$6,203.53	\$6,630.02	\$7,754.41
99	\$4,032.30	\$5,019.81	\$5,534.40	\$6,007.31	\$6,583.34	\$7,035.94	\$8,229.18

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$26.63	\$33.16	\$37.01	\$39.69	\$43.48	\$46.48	\$54.36
31	\$26.97	\$33.58	\$37.47	\$40.17	\$44.02	\$47.05	\$55.03
32	\$27.30	\$33.98	\$37.93	\$40.65	\$44.55	\$47.62	\$55.71
33	\$27.62	\$34.38	\$38.38	\$41.16	\$45.09	\$48.21	\$56.38
34	\$27.95	\$34.80	\$38.85	\$41.64	\$45.64	\$48.77	\$57.04
35	\$28.29	\$35.20	\$39.30	\$42.13	\$46.18	\$49.34	\$57.71
36	\$28.61	\$35.62	\$39.76	\$42.63	\$46.71	\$49.93	\$58.38
37	\$28.94	\$36.02	\$40.22	\$43.12	\$47.25	\$50.50	\$59.06
38	\$29.28	\$36.43	\$40.68	\$43.60	\$47.78	\$51.06	\$59.74
39	\$29.60	\$36.83	\$41.12	\$44.08	\$48.33	\$51.65	\$60.41
40	\$29.93	\$37.26	\$41.60	\$44.59	\$48.86	\$52.22	\$61.08
41	\$30.53	\$38.01	\$42.41	\$45.50	\$49.85	\$53.28	\$62.32
42	\$31.13	\$38.77	\$43.23	\$46.39	\$50.84	\$54.33	\$63.56
43	\$31.73	\$39.52	\$44.05	\$47.29	\$51.82	\$55.39	\$64.77
44	\$32.36	\$40.28	\$44.87	\$48.19	\$52.81	\$56.44	\$66.01
45	\$32.96	\$41.02	\$45.71	\$49.09	\$53.80	\$57.50	\$67.26
46	\$33.79	\$42.08	\$46.85	\$50.37	\$55.19	\$58.98	\$68.98
47	\$34.64	\$43.13	\$48.01	\$51.62	\$56.58	\$60.46	\$70.72
48	\$35.50	\$44.19	\$49.16	\$52.88	\$57.94	\$61.93	\$72.44
49	\$36.34	\$45.24	\$50.32	\$54.15	\$59.34	\$63.41	\$74.16
50	\$37.19	\$46.30	\$51.47	\$55.40	\$60.73	\$64.89	\$75.91
51	\$38.80	\$48.29	\$53.69	\$57.79	\$63.33	\$67.68	\$79.17
52	\$40.38	\$50.28	\$55.92	\$60.17	\$65.95	\$70.49	\$82.44
53	\$42.00	\$52.28	\$58.15	\$62.57	\$68.55	\$73.28	\$85.69
54	\$43.59	\$54.27	\$60.36	\$64.95	\$71.17	\$76.07	\$88.96
55	\$45.19	\$56.26	\$62.58	\$67.34	\$73.77	\$78.86	\$92.22
56	\$48.27	\$60.09	\$66.82	\$71.92	\$78.82	\$84.22	\$98.52
57	\$51.36	\$63.93	\$71.03	\$76.51	\$83.84	\$89.62	\$104.81
58	\$54.43	\$67.78	\$75.27	\$81.09	\$88.87	\$94.99	\$111.09
59	\$57.51	\$71.61	\$79.49	\$85.68	\$93.90	\$100.35	\$117.37
60	\$60.59	\$75.44	\$83.72	\$90.26	\$98.94	\$105.73	\$123.66
61	\$67.54	\$84.08	\$93.36	\$100.61	\$110.27	\$117.83	\$137.81
62	\$74.48	\$92.70	\$102.98	\$110.95	\$121.59	\$129.95	\$151.99
63	\$81.41	\$101.34	\$112.62	\$121.30	\$132.93	\$142.07	\$166.15
64	\$88.36	\$110.00	\$122.27	\$131.63	\$144.26	\$154.17	\$180.32
65	\$95.30	\$118.64	\$131.90	\$141.96	\$155.59	\$166.29	\$194.47
66	\$108.91	\$135.57	\$150.59	\$162.25	\$177.81	\$190.04	\$222.26
67	\$122.51	\$152.52	\$169.28	\$182.52	\$200.03	\$213.79	\$250.04
68	\$136.13	\$169.47	\$187.98	\$202.81	\$222.26	\$237.54	\$277.81
69	\$149.73	\$186.41	\$206.67	\$223.08	\$244.47	\$261.29	\$305.59
70	\$163.36	\$203.36	\$225.36	\$243.37	\$266.69	\$285.05	\$333.38
71	\$190.14	\$236.72	\$262.23	\$283.29	\$310.45	\$331.79	\$388.06
72	\$216.94	\$270.06	\$299.08	\$323.20	\$354.19	\$378.54	\$442.74
73	\$243.73	\$303.42	\$335.95	\$363.10	\$397.94	\$425.29	\$497.41
74	\$270.52	\$336.78	\$372.81	\$403.02	\$441.67	\$472.03	\$552.09
75	\$297.33	\$370.14	\$409.68	\$442.94	\$485.42	\$518.79	\$606.77
76	\$342.05	\$425.82	\$471.06	\$509.59	\$558.44	\$596.85	\$698.07
77	\$386.79	\$481.52	\$532.44	\$576.24	\$631.49	\$674.91	\$789.36
78	\$431.52	\$537.20	\$593.82	\$642.89	\$704.53	\$752.98	\$880.67
79	\$476.27	\$592.90	\$655.19	\$709.54	\$777.58	\$831.02	\$971.97
80	\$520.99	\$648.58	\$716.57	\$776.19	\$850.60	\$909.08	\$1,063.26
81	\$583.52	\$726.42	\$802.57	\$869.31	\$952.68	\$1,018.17	\$1,190.84
82	\$646.03	\$804.25	\$888.55	\$962.46	\$1,054.75	\$1,127.27	\$1,318.43
83	\$708.55	\$882.08	\$974.55	\$1,055.61	\$1,156.84	\$1,236.35	\$1,446.04
84	\$771.08	\$959.91	\$1,060.52	\$1,148.75	\$1,258.90	\$1,345.45	\$1,573.64
85	\$833.60	\$1,037.74	\$1,146.52	\$1,241.89	\$1,360.97	\$1,454.54	\$1,701.22
86	\$950.29	\$1,183.03	\$1,307.01	\$1,415.75	\$1,551.50	\$1,658.17	\$1,939.37
87	\$1,067.01	\$1,328.31	\$1,467.53	\$1,589.62	\$1,742.05	\$1,861.82	\$2,177.55
88	\$1,183.71	\$1,473.59	\$1,628.04	\$1,763.49	\$1,932.58	\$2,065.45	\$2,415.73
89	\$1,300.40	\$1,618.87	\$1,788.56	\$1,937.33	\$2,123.12	\$2,269.08	\$2,653.89
90	\$1,417.12	\$1,764.15	\$1,949.07	\$2,111.20	\$2,313.65	\$2,472.72	\$2,892.06
91	\$1,533.81	\$1,909.44	\$2,109.58	\$2,285.07	\$2,504.18	\$2,676.34	\$3,130.24
92	\$1,650.52	\$2,054.73	\$2,270.09	\$2,458.93	\$2,694.73	\$2,879.98	\$3,368.39
93	\$1,767.21	\$2,200.02	\$2,430.61	\$2,632.80	\$2,885.27	\$3,083.62	\$3,606.57
94	\$1,883.93	\$2,345.29	\$2,591.12	\$2,806.67	\$3,075.79	\$3,287.25	\$3,844.74
95	\$2,000.62	\$2,490.58	\$2,751.64	\$2,980.52	\$3,266.33	\$3,490.90	\$4,082.92
96	\$2,150.67	\$2,677.37	\$2,958.01	\$3,204.07	\$3,511.30	\$3,752.71	\$4,389.14
97	\$2,300.73	\$2,864.16	\$3,164.39	\$3,427.61	\$3,756.29	\$4,014.53	\$4,695.35
98	\$2,450.78	\$3,050.95	\$3,370.75	\$3,651.14	\$4,001.26	\$4,276.34	\$5,001.57
99	\$2,600.81	\$3,237.75	\$3,577.13	\$3,874.69	\$4,246.23	\$4,538.17	\$5,307.79

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$42.61	\$53.06	\$58.76	\$63.49	\$69.58	\$74.37	\$86.96
31	\$43.15	\$53.71	\$59.48	\$64.27	\$70.43	\$75.29	\$88.03
32	\$43.67	\$54.37	\$60.21	\$65.05	\$71.29	\$76.20	\$89.14
33	\$44.20	\$55.02	\$60.93	\$65.85	\$72.15	\$77.11	\$90.21
34	\$44.72	\$55.67	\$61.66	\$66.63	\$73.01	\$78.03	\$91.27
35	\$45.24	\$56.33	\$62.38	\$67.42	\$73.88	\$78.95	\$92.34
36	\$45.78	\$56.99	\$63.12	\$68.21	\$74.73	\$79.87	\$93.42
37	\$46.30	\$57.65	\$63.84	\$68.98	\$75.60	\$80.79	\$94.49
38	\$46.84	\$58.29	\$64.56	\$69.76	\$76.45	\$81.71	\$95.57
39	\$47.36	\$58.94	\$65.28	\$70.54	\$77.31	\$82.63	\$96.64
40	\$47.89	\$59.61	\$66.02	\$71.33	\$78.19	\$83.55	\$97.71
41	\$49.15	\$61.20	\$67.76	\$73.25	\$80.26	\$85.79	\$100.33
42	\$50.45	\$62.80	\$69.53	\$75.15	\$82.36	\$88.01	\$102.94
43	\$51.71	\$64.39	\$71.28	\$77.05	\$84.45	\$90.23	\$105.54
44	\$53.00	\$65.99	\$73.04	\$78.95	\$86.52	\$92.47	\$108.16
45	\$54.28	\$67.56	\$74.80	\$80.86	\$88.62	\$94.71	\$110.77
46	\$55.98	\$69.71	\$77.19	\$83.43	\$91.42	\$97.69	\$114.28
47	\$57.71	\$71.85	\$79.58	\$85.98	\$94.24	\$100.71	\$117.79
48	\$59.44	\$74.00	\$81.96	\$88.55	\$97.04	\$103.70	\$121.30
49	\$61.16	\$76.13	\$84.36	\$91.13	\$99.86	\$106.72	\$124.81
50	\$62.89	\$78.29	\$86.74	\$93.68	\$102.68	\$109.72	\$128.33
51	\$65.89	\$82.01	\$90.83	\$98.15	\$107.55	\$114.95	\$134.45
52	\$68.87	\$85.75	\$94.92	\$102.61	\$112.46	\$120.20	\$140.57
53	\$71.88	\$89.49	\$99.00	\$107.09	\$117.34	\$125.41	\$146.68
54	\$74.88	\$93.21	\$103.11	\$111.57	\$122.25	\$130.66	\$152.81
55	\$77.88	\$96.95	\$107.18	\$116.03	\$127.13	\$135.90	\$158.93
56	\$82.98	\$103.30	\$114.19	\$123.64	\$135.49	\$144.81	\$169.37
57	\$88.11	\$109.68	\$121.20	\$131.26	\$143.85	\$153.73	\$179.80
58	\$93.21	\$116.05	\$128.19	\$138.87	\$152.17	\$162.65	\$190.23
59	\$98.32	\$122.41	\$135.20	\$146.49	\$160.53	\$171.56	\$200.65
60	\$103.44	\$128.76	\$142.18	\$154.07	\$168.87	\$180.48	\$211.10
61	\$113.25	\$140.99	\$155.77	\$168.72	\$184.91	\$197.62	\$231.13
62	\$123.07	\$153.20	\$169.36	\$183.35	\$200.93	\$214.75	\$251.17
63	\$132.90	\$165.43	\$182.95	\$197.97	\$216.97	\$231.89	\$271.20
64	\$142.71	\$177.66	\$196.54	\$212.61	\$232.98	\$249.01	\$291.24
65	\$152.53	\$189.89	\$210.13	\$227.22	\$249.01	\$266.15	\$311.28
66	\$170.33	\$212.04	\$234.53	\$253.75	\$278.11	\$297.21	\$347.63
67	\$188.14	\$234.22	\$258.93	\$280.28	\$307.16	\$328.29	\$383.95
68	\$205.96	\$256.39	\$283.34	\$306.83	\$336.24	\$359.36	\$420.31
69	\$223.76	\$278.57	\$307.73	\$333.36	\$365.31	\$390.44	\$456.65
70	\$241.58	\$300.72	\$332.15	\$359.90	\$394.40	\$421.53	\$492.99
71	\$275.27	\$342.69	\$378.47	\$410.11	\$449.42	\$480.32	\$561.78
72	\$308.98	\$384.64	\$424.81	\$460.32	\$504.46	\$539.14	\$630.57
73	\$342.68	\$426.61	\$471.14	\$510.52	\$559.49	\$597.96	\$699.37
74	\$376.39	\$468.57	\$517.47	\$560.74	\$614.51	\$656.77	\$768.16
75	\$410.11	\$510.53	\$563.82	\$610.96	\$669.54	\$715.57	\$836.95
76	\$461.89	\$575.00	\$634.82	\$688.12	\$754.08	\$805.95	\$942.63
77	\$513.67	\$639.45	\$705.84	\$765.26	\$838.63	\$896.29	\$1,048.31
78	\$565.43	\$703.93	\$776.86	\$842.40	\$923.17	\$986.66	\$1,154.00
79	\$617.23	\$768.40	\$847.86	\$919.56	\$1,007.73	\$1,077.01	\$1,259.67
80	\$669.01	\$832.86	\$918.88	\$996.71	\$1,092.27	\$1,167.36	\$1,365.36
81	\$749.30	\$932.80	\$1,029.15	\$1,116.31	\$1,223.34	\$1,307.45	\$1,529.17
82	\$829.58	\$1,032.73	\$1,139.41	\$1,235.91	\$1,354.42	\$1,447.52	\$1,693.02
83	\$909.87	\$1,132.67	\$1,249.68	\$1,355.52	\$1,485.50	\$1,587.63	\$1,856.86
84	\$990.14	\$1,232.63	\$1,359.93	\$1,475.12	\$1,616.56	\$1,727.70	\$2,020.72
85	\$1,070.44	\$1,332.57	\$1,470.19	\$1,594.72	\$1,747.62	\$1,867.79	\$2,184.55
86	\$1,220.28	\$1,519.14	\$1,676.03	\$1,817.98	\$1,992.30	\$2,129.28	\$2,490.37
87	\$1,370.16	\$1,705.69	\$1,881.85	\$2,041.25	\$2,236.97	\$2,390.77	\$2,796.21
88	\$1,520.00	\$1,892.24	\$2,087.69	\$2,264.51	\$2,481.64	\$2,652.27	\$3,102.05
89	\$1,669.86	\$2,078.82	\$2,293.52	\$2,487.76	\$2,726.31	\$2,913.76	\$3,407.90
90	\$1,819.73	\$2,265.37	\$2,499.33	\$2,711.03	\$2,970.99	\$3,175.25	\$3,713.72
91	\$1,969.59	\$2,451.94	\$2,705.17	\$2,934.27	\$3,215.64	\$3,436.73	\$4,019.57
92	\$2,119.44	\$2,638.48	\$2,910.98	\$3,157.53	\$3,460.32	\$3,698.23	\$4,325.39
93	\$2,269.30	\$2,825.06	\$3,116.81	\$3,380.80	\$3,705.00	\$3,959.70	\$4,631.24
94	\$2,419.17	\$3,011.61	\$3,322.66	\$3,604.06	\$3,949.65	\$4,221.19	\$4,937.06
95	\$2,569.02	\$3,198.18	\$3,528.47	\$3,827.32	\$4,194.32	\$4,482.68	\$5,242.91
96	\$2,761.71	\$3,438.04	\$3,793.11	\$4,114.38	\$4,508.90	\$4,818.89	\$5,636.13
97	\$2,954.38	\$3,677.91	\$4,057.76	\$4,401.42	\$4,823.47	\$5,155.09	\$6,029.34
98	\$3,147.06	\$3,917.77	\$4,322.39	\$4,688.47	\$5,138.06	\$5,491.29	\$6,422.58
99	\$3,339.74	\$4,157.63	\$4,587.03	\$4,975.51	\$5,452.62	\$5,827.49	\$6,815.77

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$58.07	\$72.28	\$79.89	\$86.51	\$94.78	\$101.31	\$118.48
31	\$58.78	\$73.18	\$80.87	\$87.57	\$95.95	\$102.55	\$119.95
32	\$59.49	\$74.07	\$81.87	\$88.62	\$97.12	\$103.81	\$121.42
33	\$60.21	\$74.95	\$82.85	\$89.70	\$98.30	\$105.07	\$122.89
34	\$60.92	\$75.85	\$83.84	\$90.77	\$99.47	\$106.31	\$124.34
35	\$61.65	\$76.74	\$84.82	\$91.84	\$100.65	\$107.57	\$125.82
36	\$62.37	\$77.63	\$85.82	\$92.91	\$101.81	\$108.82	\$127.28
37	\$63.09	\$78.54	\$86.80	\$93.98	\$102.99	\$110.07	\$128.73
38	\$63.80	\$79.42	\$87.79	\$95.05	\$104.16	\$111.32	\$130.20
39	\$64.54	\$80.31	\$88.77	\$96.12	\$105.34	\$112.58	\$131.67
40	\$65.23	\$81.21	\$89.77	\$97.18	\$106.50	\$113.83	\$133.13
41	\$66.95	\$83.35	\$92.12	\$99.77	\$109.32	\$116.84	\$136.65
42	\$68.67	\$85.51	\$94.48	\$102.31	\$112.13	\$119.84	\$140.16
43	\$70.39	\$87.65	\$96.84	\$104.88	\$114.94	\$122.85	\$143.67
44	\$72.13	\$89.79	\$99.20	\$107.44	\$117.76	\$125.85	\$147.19
45	\$73.85	\$91.92	\$101.57	\$110.02	\$120.56	\$128.85	\$150.71
46	\$75.90	\$94.49	\$104.39	\$113.09	\$123.93	\$132.44	\$154.91
47	\$77.96	\$97.04	\$107.23	\$116.14	\$127.28	\$136.03	\$159.10
48	\$80.02	\$99.61	\$110.05	\$119.21	\$130.63	\$139.63	\$163.29
49	\$82.09	\$102.16	\$112.89	\$122.27	\$134.01	\$143.20	\$167.49
50	\$84.14	\$104.75	\$115.71	\$125.33	\$137.37	\$146.80	\$171.70
51	\$87.53	\$108.97	\$120.33	\$130.39	\$142.88	\$152.71	\$178.61
52	\$90.91	\$113.18	\$124.98	\$135.44	\$148.44	\$158.63	\$185.54
53	\$94.31	\$117.40	\$129.61	\$140.51	\$153.95	\$164.55	\$192.44
54	\$97.70	\$121.62	\$134.25	\$145.54	\$159.49	\$170.45	\$199.36
55	\$101.07	\$125.84	\$138.89	\$150.59	\$165.02	\$176.39	\$206.28
56	\$106.52	\$132.59	\$146.36	\$158.68	\$173.91	\$185.85	\$217.37
57	\$111.95	\$139.36	\$153.83	\$166.77	\$182.78	\$195.35	\$228.47
58	\$117.38	\$146.13	\$161.30	\$174.87	\$191.64	\$204.82	\$239.56
59	\$122.82	\$152.90	\$168.76	\$182.97	\$200.51	\$214.28	\$250.63
60	\$128.25	\$159.66	\$176.22	\$191.05	\$209.40	\$223.78	\$261.73
61	\$138.26	\$172.12	\$190.04	\$205.97	\$225.72	\$241.24	\$282.15
62	\$148.25	\$184.56	\$203.84	\$220.89	\$242.05	\$258.70	\$302.58
63	\$158.27	\$197.03	\$217.65	\$235.79	\$258.39	\$276.17	\$323.00
64	\$168.29	\$209.48	\$231.45	\$250.70	\$274.73	\$293.62	\$343.43
65	\$178.28	\$221.94	\$245.27	\$265.61	\$291.08	\$311.08	\$363.84
66	\$196.26	\$244.33	\$269.91	\$292.40	\$320.44	\$342.47	\$400.55
67	\$214.25	\$266.70	\$294.56	\$319.18	\$349.80	\$373.85	\$437.25
68	\$232.24	\$289.11	\$319.22	\$345.99	\$379.16	\$405.22	\$473.95
69	\$250.20	\$311.49	\$343.85	\$372.77	\$408.51	\$436.60	\$510.64
70	\$268.21	\$333.88	\$368.51	\$399.56	\$437.86	\$468.00	\$547.35
71	\$301.98	\$375.92	\$414.93	\$449.88	\$493.02	\$526.91	\$616.28
72	\$335.74	\$417.98	\$461.33	\$500.21	\$548.16	\$585.85	\$685.20
73	\$369.51	\$460.02	\$507.76	\$550.51	\$603.30	\$644.79	\$754.13
74	\$403.28	\$502.07	\$554.18	\$600.83	\$658.43	\$703.72	\$823.05
75	\$437.08	\$544.10	\$600.59	\$651.13	\$713.57	\$762.63	\$891.98
76	\$488.52	\$608.15	\$671.14	\$727.78	\$797.57	\$852.42	\$996.96
77	\$539.97	\$672.20	\$741.69	\$804.44	\$881.56	\$942.18	\$1,101.96
78	\$591.40	\$736.25	\$812.24	\$881.08	\$965.56	\$1,031.97	\$1,206.97
79	\$642.86	\$800.29	\$882.77	\$957.73	\$1,049.57	\$1,121.72	\$1,311.95
80	\$694.31	\$864.34	\$953.32	\$1,034.37	\$1,133.55	\$1,211.50	\$1,416.95
81	\$777.63	\$968.07	\$1,067.73	\$1,158.48	\$1,269.57	\$1,356.86	\$1,586.99
82	\$860.92	\$1,071.77	\$1,182.13	\$1,282.62	\$1,405.61	\$1,502.24	\$1,757.00
83	\$944.24	\$1,175.49	\$1,296.54	\$1,406.74	\$1,541.65	\$1,647.62	\$1,927.04
84	\$1,027.57	\$1,279.21	\$1,410.92	\$1,530.87	\$1,677.67	\$1,793.01	\$2,097.09
85	\$1,110.89	\$1,382.93	\$1,525.32	\$1,654.99	\$1,813.69	\$1,938.38	\$2,267.11
86	\$1,266.42	\$1,576.56	\$1,738.85	\$1,886.70	\$2,067.61	\$2,209.75	\$2,584.50
87	\$1,421.95	\$1,770.17	\$1,952.40	\$2,118.40	\$2,321.53	\$2,481.12	\$2,901.90
88	\$1,577.47	\$1,963.79	\$2,165.95	\$2,350.09	\$2,575.43	\$2,752.51	\$3,219.30
89	\$1,732.98	\$2,157.38	\$2,379.50	\$2,581.77	\$2,829.36	\$3,023.87	\$3,536.69
90	\$1,888.52	\$2,351.00	\$2,593.05	\$2,813.49	\$3,083.27	\$3,295.25	\$3,854.08
91	\$2,044.03	\$2,544.62	\$2,806.58	\$3,045.19	\$3,337.19	\$3,566.61	\$4,171.50
92	\$2,199.55	\$2,738.22	\$3,020.12	\$3,276.89	\$3,591.11	\$3,838.00	\$4,488.89
93	\$2,355.06	\$2,931.84	\$3,233.68	\$3,508.60	\$3,845.04	\$4,109.36	\$4,806.29
94	\$2,510.60	\$3,125.45	\$3,447.21	\$3,740.29	\$4,098.94	\$4,380.74	\$5,123.68
95	\$2,666.13	\$3,319.05	\$3,660.77	\$3,971.98	\$4,352.87	\$4,652.12	\$5,441.07
96	\$2,866.08	\$3,568.00	\$3,935.32	\$4,269.89	\$4,679.33	\$5,001.02	\$5,849.16
97	\$3,066.06	\$3,816.91	\$4,209.89	\$4,567.77	\$5,005.79	\$5,349.94	\$6,257.23
98	\$3,266.02	\$4,065.85	\$4,484.43	\$4,865.68	\$5,332.25	\$5,698.84	\$6,665.33
99	\$3,465.95	\$4,314.78	\$4,758.99	\$5,163.59	\$5,658.71	\$6,047.77	\$7,073.40

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.85	\$48.35	\$53.76	\$57.88	\$63.41	\$67.79	\$79.30
31	\$39.33	\$48.96	\$54.43	\$58.58	\$64.20	\$68.62	\$80.25
32	\$39.80	\$49.56	\$55.08	\$59.30	\$64.99	\$69.46	\$81.24
33	\$40.29	\$50.16	\$55.77	\$60.02	\$65.79	\$70.30	\$82.22
34	\$40.77	\$50.74	\$56.43	\$60.74	\$66.56	\$71.13	\$83.20
35	\$41.24	\$51.34	\$57.07	\$61.45	\$67.33	\$71.97	\$84.17
36	\$41.73	\$51.95	\$57.74	\$62.17	\$68.11	\$72.81	\$85.17
37	\$42.21	\$52.55	\$58.42	\$62.89	\$68.90	\$73.64	\$86.14
38	\$42.68	\$53.13	\$59.07	\$63.61	\$69.68	\$74.48	\$87.13
39	\$43.16	\$53.74	\$59.74	\$64.31	\$70.47	\$75.32	\$88.08
40	\$43.66	\$54.34	\$60.41	\$65.02	\$71.27	\$76.17	\$89.07
41	\$44.51	\$55.43	\$61.60	\$66.31	\$72.68	\$77.66	\$90.83
42	\$45.38	\$56.49	\$62.78	\$67.60	\$74.09	\$79.18	\$92.61
43	\$46.25	\$57.56	\$63.98	\$68.89	\$75.51	\$80.69	\$94.37
44	\$47.09	\$58.66	\$65.16	\$70.18	\$76.91	\$82.20	\$96.15
45	\$47.97	\$59.73	\$66.35	\$71.47	\$78.31	\$83.70	\$97.91
46	\$49.25	\$61.30	\$68.07	\$73.34	\$80.40	\$85.92	\$100.47
47	\$50.50	\$62.86	\$69.79	\$75.23	\$82.45	\$88.11	\$103.06
48	\$51.78	\$64.44	\$71.54	\$77.11	\$84.50	\$90.31	\$105.63
49	\$53.02	\$66.02	\$73.27	\$79.01	\$86.56	\$92.53	\$108.20
50	\$54.30	\$67.59	\$75.00	\$80.88	\$88.64	\$94.75	\$110.78
51	\$56.65	\$70.50	\$78.24	\$84.39	\$92.47	\$98.83	\$115.58
52	\$58.98	\$73.42	\$81.52	\$87.87	\$96.30	\$102.90	\$120.36
53	\$61.33	\$76.34	\$84.76	\$91.35	\$100.12	\$107.00	\$125.15
54	\$63.68	\$79.24	\$88.02	\$94.86	\$103.94	\$111.08	\$129.93
55	\$66.72	\$83.08	\$92.25	\$99.41	\$108.92	\$116.42	\$136.15
56	\$71.29	\$88.75	\$98.51	\$106.22	\$116.40	\$124.39	\$145.50
57	\$75.87	\$94.45	\$104.75	\$113.02	\$123.85	\$132.38	\$154.82
58	\$80.44	\$100.14	\$110.98	\$119.83	\$131.32	\$140.34	\$164.15
59	\$85.01	\$105.82	\$117.23	\$126.64	\$138.79	\$148.33	\$173.48
60	\$89.57	\$111.52	\$123.47	\$133.45	\$146.26	\$156.31	\$182.81
61	\$99.68	\$124.09	\$137.49	\$148.49	\$162.74	\$173.93	\$203.42
62	\$109.79	\$136.67	\$151.52	\$163.55	\$179.22	\$191.55	\$224.03
63	\$119.88	\$149.24	\$165.55	\$178.60	\$195.73	\$209.16	\$244.66
64	\$129.99	\$161.83	\$179.58	\$193.64	\$212.21	\$226.79	\$265.28
65	\$143.06	\$178.10	\$197.73	\$213.14	\$233.57	\$249.62	\$291.95
66	\$163.33	\$203.33	\$225.55	\$243.33	\$266.66	\$284.99	\$333.32
67	\$183.60	\$228.57	\$253.35	\$273.53	\$299.76	\$320.39	\$374.70
68	\$203.88	\$253.81	\$281.18	\$303.74	\$332.85	\$355.74	\$416.06
69	\$224.15	\$279.04	\$308.99	\$333.92	\$365.94	\$391.12	\$457.44
70	\$244.42	\$304.27	\$336.79	\$364.12	\$399.04	\$426.46	\$498.79
71	\$284.31	\$353.93	\$391.65	\$423.55	\$464.17	\$496.09	\$580.22
72	\$324.19	\$403.60	\$446.51	\$482.98	\$529.30	\$565.68	\$661.62
73	\$364.08	\$453.23	\$501.34	\$542.42	\$594.41	\$635.30	\$743.02
74	\$403.97	\$502.90	\$556.23	\$601.83	\$659.54	\$704.89	\$824.42
75	\$448.49	\$558.31	\$617.43	\$668.15	\$732.22	\$782.55	\$915.28
76	\$515.62	\$641.89	\$709.45	\$768.16	\$841.81	\$899.69	\$1,052.28
77	\$582.76	\$725.46	\$801.47	\$868.19	\$951.43	\$1,016.84	\$1,189.29
78	\$649.88	\$809.04	\$893.50	\$968.18	\$1,061.02	\$1,133.98	\$1,326.29
79	\$717.02	\$892.61	\$985.52	\$1,068.21	\$1,170.64	\$1,251.12	\$1,463.30
80	\$784.15	\$976.18	\$1,077.55	\$1,168.21	\$1,280.25	\$1,368.26	\$1,600.31
81	\$878.26	\$1,093.33	\$1,206.85	\$1,308.40	\$1,433.87	\$1,532.45	\$1,792.35
82	\$972.36	\$1,210.47	\$1,336.16	\$1,448.59	\$1,587.50	\$1,696.63	\$1,984.36
83	\$1,066.44	\$1,327.60	\$1,465.46	\$1,588.77	\$1,741.12	\$1,860.83	\$2,176.42
84	\$1,160.55	\$1,444.75	\$1,594.77	\$1,728.98	\$1,894.76	\$2,025.01	\$2,368.45
85	\$1,254.64	\$1,561.90	\$1,724.07	\$1,869.15	\$2,048.39	\$2,189.22	\$2,560.49
86	\$1,430.28	\$1,780.56	\$1,965.44	\$2,130.85	\$2,335.17	\$2,495.70	\$2,918.95
87	\$1,605.93	\$1,999.22	\$2,206.81	\$2,392.51	\$2,621.93	\$2,802.19	\$3,277.44
88	\$1,781.59	\$2,217.90	\$2,448.18	\$2,654.21	\$2,908.72	\$3,108.68	\$3,635.90
89	\$1,957.24	\$2,436.54	\$2,689.55	\$2,915.90	\$3,195.48	\$3,415.18	\$3,994.35
90	\$2,132.88	\$2,655.23	\$2,930.92	\$3,177.55	\$3,482.26	\$3,721.66	\$4,352.84
91	\$2,308.54	\$2,873.90	\$3,172.30	\$3,439.25	\$3,769.04	\$4,028.16	\$4,711.30
92	\$2,484.19	\$3,092.56	\$3,413.68	\$3,700.91	\$4,055.81	\$4,334.64	\$5,069.76
93	\$2,659.83	\$3,311.21	\$3,655.04	\$3,962.61	\$4,342.58	\$4,641.13	\$5,428.24
94	\$2,835.49	\$3,529.88	\$3,896.40	\$4,224.30	\$4,629.34	\$4,947.63	\$5,786.70
95	\$3,011.15	\$3,748.54	\$4,137.77	\$4,485.98	\$4,916.14	\$5,254.12	\$6,145.16
96	\$3,236.98	\$4,029.69	\$4,448.10	\$4,822.43	\$5,284.85	\$5,648.19	\$6,606.06
97	\$3,462.80	\$4,310.84	\$4,758.46	\$5,158.87	\$5,653.55	\$6,042.22	\$7,066.94
98	\$3,688.63	\$4,591.97	\$5,068.77	\$5,495.32	\$6,022.27	\$6,436.30	\$7,527.83
99	\$3,914.47	\$4,873.11	\$5,379.12	\$5,831.76	\$6,390.98	\$6,830.36	\$7,988.71

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$63.30	\$78.80	\$87.19	\$94.30	\$103.33	\$110.44	\$129.17
31	\$64.07	\$79.78	\$88.29	\$95.45	\$104.61	\$111.81	\$130.77
32	\$64.85	\$80.75	\$89.34	\$96.62	\$105.90	\$113.18	\$132.36
33	\$65.64	\$81.73	\$90.44	\$97.80	\$107.17	\$114.54	\$133.96
34	\$66.43	\$82.68	\$91.52	\$98.96	\$108.44	\$115.90	\$135.55
35	\$67.21	\$83.66	\$92.58	\$100.13	\$109.73	\$117.26	\$137.15
36	\$67.98	\$84.64	\$93.66	\$101.30	\$111.00	\$118.62	\$138.77
37	\$68.76	\$85.63	\$94.74	\$102.47	\$112.27	\$119.99	\$140.35
38	\$69.55	\$86.57	\$95.81	\$103.63	\$113.54	\$121.37	\$141.95
39	\$70.33	\$87.56	\$96.89	\$104.78	\$114.84	\$122.71	\$143.54
40	\$71.12	\$88.56	\$97.97	\$105.94	\$116.11	\$124.11	\$145.13
41	\$73.01	\$90.91	\$100.57	\$108.76	\$119.21	\$127.41	\$149.01
42	\$74.92	\$93.26	\$103.16	\$111.61	\$122.31	\$130.70	\$152.88
43	\$76.81	\$95.64	\$105.76	\$114.42	\$125.40	\$134.01	\$156.76
44	\$78.70	\$97.99	\$108.34	\$117.24	\$128.50	\$137.33	\$160.61
45	\$80.59	\$100.35	\$110.94	\$120.07	\$131.59	\$140.64	\$164.49
46	\$83.18	\$103.52	\$114.49	\$123.90	\$135.80	\$145.13	\$169.73
47	\$85.75	\$106.74	\$118.06	\$127.74	\$139.99	\$149.63	\$175.00
48	\$88.33	\$109.93	\$121.60	\$131.57	\$144.19	\$154.08	\$180.25
49	\$90.90	\$113.16	\$125.16	\$135.41	\$148.40	\$158.61	\$185.50
50	\$93.45	\$116.36	\$128.73	\$139.26	\$152.60	\$163.10	\$190.76
51	\$97.94	\$121.93	\$134.82	\$145.90	\$159.89	\$170.89	\$199.88
52	\$102.40	\$127.49	\$140.97	\$152.56	\$167.19	\$178.67	\$209.00
53	\$106.90	\$133.06	\$147.07	\$159.22	\$174.50	\$186.49	\$218.13
54	\$111.35	\$138.61	\$153.18	\$165.89	\$181.79	\$194.29	\$227.23
55	\$117.07	\$145.73	\$161.00	\$174.42	\$191.13	\$204.25	\$238.92
56	\$124.73	\$155.27	\$171.54	\$185.83	\$203.64	\$217.62	\$254.56
57	\$132.40	\$164.83	\$182.04	\$197.25	\$216.15	\$231.03	\$270.19
58	\$140.07	\$174.38	\$192.56	\$208.67	\$228.69	\$244.41	\$285.85
59	\$147.72	\$183.90	\$203.08	\$220.10	\$241.22	\$257.77	\$301.49
60	\$155.41	\$193.46	\$213.59	\$231.51	\$253.73	\$271.17	\$317.16
61	\$170.01	\$211.62	\$233.74	\$253.26	\$277.55	\$296.63	\$346.93
62	\$184.60	\$229.82	\$253.90	\$275.02	\$301.39	\$322.12	\$376.73
63	\$199.19	\$247.98	\$274.04	\$296.77	\$325.22	\$347.57	\$406.52
64	\$213.79	\$266.17	\$294.19	\$318.53	\$349.06	\$373.05	\$436.32
65	\$233.27	\$290.37	\$321.03	\$347.50	\$380.83	\$407.00	\$476.03
66	\$260.28	\$324.02	\$358.03	\$387.76	\$424.94	\$454.15	\$531.18
67	\$287.30	\$357.66	\$395.02	\$428.02	\$469.05	\$501.31	\$586.32
68	\$314.31	\$391.29	\$432.02	\$468.29	\$513.17	\$548.44	\$641.45
69	\$341.35	\$424.94	\$469.00	\$508.52	\$557.29	\$595.61	\$696.62
70	\$368.37	\$458.58	\$505.99	\$548.79	\$601.41	\$642.74	\$751.76
71	\$419.49	\$522.23	\$576.23	\$624.96	\$684.88	\$731.97	\$856.12
72	\$470.60	\$585.87	\$646.47	\$701.12	\$768.36	\$821.17	\$960.45
73	\$521.75	\$649.51	\$716.71	\$777.30	\$851.82	\$910.39	\$1,064.78
74	\$572.87	\$713.17	\$786.94	\$853.46	\$935.30	\$999.60	\$1,169.12
75	\$630.49	\$784.91	\$866.10	\$939.31	\$1,029.39	\$1,100.15	\$1,286.72
76	\$709.63	\$883.39	\$974.56	\$1,057.19	\$1,158.55	\$1,238.22	\$1,448.20
77	\$788.74	\$981.89	\$1,083.00	\$1,175.07	\$1,287.74	\$1,376.26	\$1,609.67
78	\$867.85	\$1,080.40	\$1,191.47	\$1,292.93	\$1,416.89	\$1,514.31	\$1,771.14
79	\$946.98	\$1,178.89	\$1,299.91	\$1,410.82	\$1,546.08	\$1,652.38	\$1,932.60
80	\$1,026.10	\$1,277.40	\$1,408.37	\$1,528.67	\$1,675.28	\$1,790.44	\$2,094.10
81	\$1,149.24	\$1,430.67	\$1,577.37	\$1,712.12	\$1,876.30	\$2,005.29	\$2,345.38
82	\$1,272.36	\$1,583.95	\$1,746.38	\$1,895.55	\$2,077.33	\$2,220.13	\$2,596.66
83	\$1,395.49	\$1,737.23	\$1,915.40	\$2,079.00	\$2,278.35	\$2,435.00	\$2,847.94
84	\$1,518.62	\$1,890.55	\$2,084.37	\$2,262.44	\$2,479.39	\$2,649.82	\$3,099.24
85	\$1,641.75	\$2,043.82	\$2,253.39	\$2,445.87	\$2,680.41	\$2,864.69	\$3,350.51
86	\$1,871.59	\$2,329.97	\$2,568.85	\$2,788.32	\$3,055.67	\$3,265.76	\$3,819.59
87	\$2,101.45	\$2,616.09	\$2,884.33	\$3,130.73	\$3,430.92	\$3,666.81	\$4,288.67
88	\$2,331.27	\$2,902.23	\$3,199.79	\$3,473.17	\$3,806.20	\$4,067.89	\$4,757.75
89	\$2,561.16	\$3,188.36	\$3,515.28	\$3,815.59	\$4,181.44	\$4,468.92	\$5,226.80
90	\$2,790.98	\$3,474.49	\$3,830.75	\$4,157.99	\$4,556.69	\$4,869.99	\$5,695.90
91	\$3,020.83	\$3,760.62	\$4,146.23	\$4,500.43	\$4,931.97	\$5,271.04	\$6,164.97
92	\$3,250.68	\$4,046.75	\$4,461.71	\$4,842.83	\$5,307.22	\$5,672.11	\$6,634.05
93	\$3,480.53	\$4,332.88	\$4,777.17	\$5,185.27	\$5,682.48	\$6,073.16	\$7,103.11
94	\$3,710.35	\$4,619.02	\$5,092.66	\$5,527.69	\$6,057.73	\$6,474.22	\$7,572.18
95	\$3,940.23	\$4,905.16	\$5,408.11	\$5,870.10	\$6,433.00	\$6,875.27	\$8,041.25
96	\$4,235.74	\$5,273.04	\$5,813.73	\$6,310.37	\$6,915.48	\$7,390.91	\$8,644.34
97	\$4,531.25	\$5,640.94	\$6,219.34	\$6,750.64	\$7,397.96	\$7,906.55	\$9,247.44
98	\$4,826.75	\$6,008.82	\$6,624.95	\$7,190.88	\$7,880.43	\$8,422.21	\$9,850.54
99	\$5,122.28	\$6,376.72	\$7,030.57	\$7,631.15	\$8,362.90	\$8,937.85	\$10,453.64

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$86.12	\$107.22	\$118.40	\$128.30	\$140.61	\$150.29	\$175.77
31	\$87.20	\$108.55	\$119.87	\$129.90	\$142.35	\$152.15	\$177.93
32	\$88.27	\$109.86	\$121.33	\$131.47	\$144.08	\$153.99	\$180.11
33	\$89.31	\$111.19	\$122.81	\$133.06	\$145.83	\$155.86	\$182.30
34	\$90.39	\$112.51	\$124.26	\$134.65	\$147.57	\$157.71	\$184.45
35	\$91.47	\$113.84	\$125.73	\$136.25	\$149.30	\$159.54	\$186.62
36	\$92.51	\$115.17	\$127.18	\$137.83	\$151.02	\$161.41	\$188.81
37	\$93.58	\$116.50	\$128.66	\$139.41	\$152.77	\$163.28	\$190.97
38	\$94.64	\$117.81	\$130.12	\$141.00	\$154.51	\$165.14	\$193.15
39	\$95.71	\$119.14	\$131.57	\$142.60	\$156.26	\$166.99	\$195.30
40	\$96.78	\$120.49	\$133.05	\$144.15	\$157.99	\$168.87	\$197.49
41	\$99.32	\$123.66	\$136.53	\$147.98	\$162.17	\$173.31	\$202.70
42	\$101.89	\$126.83	\$140.01	\$151.79	\$166.35	\$177.77	\$207.93
43	\$104.45	\$130.01	\$143.53	\$155.60	\$170.52	\$182.24	\$213.14
44	\$106.99	\$133.21	\$147.01	\$159.40	\$174.69	\$186.71	\$218.35
45	\$109.54	\$136.39	\$150.49	\$163.21	\$178.85	\$191.15	\$223.59
46	\$112.65	\$140.24	\$154.70	\$167.80	\$183.90	\$196.52	\$229.87
47	\$115.73	\$144.04	\$158.93	\$172.39	\$188.94	\$201.92	\$236.16
48	\$118.82	\$147.89	\$163.14	\$176.99	\$193.94	\$207.28	\$242.44
49	\$121.88	\$151.73	\$167.36	\$181.59	\$199.00	\$212.68	\$248.74
50	\$124.97	\$155.57	\$171.58	\$186.18	\$204.01	\$218.04	\$255.03
51	\$129.99	\$161.82	\$178.49	\$193.67	\$212.24	\$226.84	\$265.30
52	\$135.03	\$168.10	\$185.42	\$201.15	\$220.44	\$235.59	\$275.56
53	\$140.04	\$174.36	\$192.30	\$208.65	\$228.66	\$244.36	\$285.81
54	\$145.09	\$180.59	\$199.21	\$216.14	\$236.86	\$253.16	\$296.07
55	\$151.73	\$188.88	\$208.34	\$226.06	\$247.71	\$264.74	\$309.62
56	\$159.92	\$199.06	\$219.57	\$238.24	\$261.07	\$279.01	\$326.34
57	\$168.08	\$209.26	\$230.76	\$250.42	\$274.42	\$293.28	\$343.01
58	\$176.26	\$219.44	\$241.98	\$262.60	\$287.77	\$307.57	\$359.73
59	\$184.45	\$229.61	\$253.18	\$274.78	\$301.14	\$321.82	\$376.40
60	\$192.62	\$239.80	\$264.40	\$286.96	\$314.50	\$336.11	\$393.11
61	\$207.50	\$258.29	\$284.90	\$309.12	\$338.78	\$362.06	\$423.46
62	\$222.36	\$276.83	\$305.41	\$331.29	\$363.05	\$388.01	\$453.82
63	\$237.24	\$295.36	\$325.92	\$353.46	\$387.33	\$413.95	\$484.17
64	\$252.12	\$313.86	\$346.41	\$375.60	\$411.62	\$439.93	\$514.53
65	\$272.68	\$339.45	\$374.72	\$406.22	\$445.17	\$475.78	\$556.47
66	\$299.95	\$373.40	\$412.11	\$446.85	\$489.69	\$523.37	\$612.11
67	\$327.20	\$407.35	\$449.49	\$487.46	\$534.21	\$570.95	\$667.76
68	\$354.47	\$441.28	\$486.89	\$528.09	\$578.74	\$618.51	\$723.42
69	\$381.73	\$475.22	\$524.24	\$568.69	\$623.24	\$666.09	\$779.05
70	\$409.01	\$509.17	\$561.63	\$609.32	\$667.76	\$713.66	\$834.69
71	\$460.25	\$572.95	\$632.03	\$685.67	\$751.43	\$803.11	\$939.29
72	\$511.50	\$636.77	\$702.40	\$762.02	\$835.11	\$892.51	\$1,043.87
73	\$562.75	\$700.56	\$772.78	\$838.39	\$918.78	\$981.96	\$1,148.47
74	\$614.00	\$764.37	\$843.17	\$914.73	\$1,002.44	\$1,071.36	\$1,253.05
75	\$672.17	\$836.80	\$923.07	\$1,001.40	\$1,097.43	\$1,172.88	\$1,371.78
76	\$750.74	\$934.58	\$1,030.71	\$1,118.43	\$1,225.67	\$1,309.95	\$1,532.10
77	\$829.28	\$1,032.38	\$1,138.37	\$1,235.47	\$1,353.94	\$1,447.02	\$1,692.42
78	\$907.84	\$1,130.18	\$1,246.03	\$1,352.49	\$1,482.19	\$1,584.09	\$1,852.73
79	\$986.39	\$1,227.96	\$1,353.68	\$1,469.53	\$1,610.44	\$1,721.16	\$2,013.07
80	\$1,064.96	\$1,325.76	\$1,461.36	\$1,586.57	\$1,738.71	\$1,858.23	\$2,173.37
81	\$1,192.75	\$1,484.85	\$1,636.72	\$1,776.93	\$1,947.35	\$2,081.21	\$2,434.18
82	\$1,320.55	\$1,643.94	\$1,812.07	\$1,967.32	\$2,155.97	\$2,304.20	\$2,694.98
83	\$1,448.33	\$1,803.04	\$1,987.44	\$2,157.72	\$2,364.63	\$2,527.21	\$2,955.79
84	\$1,576.12	\$1,962.13	\$2,162.80	\$2,348.11	\$2,573.26	\$2,750.18	\$3,216.58
85	\$1,703.90	\$2,121.22	\$2,338.15	\$2,538.50	\$2,781.90	\$2,973.18	\$3,477.39
86	\$1,942.46	\$2,418.19	\$2,665.50	\$2,893.89	\$3,171.38	\$3,389.41	\$3,964.22
87	\$2,181.02	\$2,715.14	\$2,992.84	\$3,249.27	\$3,560.83	\$3,805.66	\$4,451.06
88	\$2,419.55	\$3,012.12	\$3,320.16	\$3,604.67	\$3,950.31	\$4,221.90	\$4,937.89
89	\$2,658.13	\$3,309.07	\$3,647.54	\$3,960.06	\$4,339.80	\$4,638.15	\$5,424.73
90	\$2,896.67	\$3,606.06	\$3,974.86	\$4,315.43	\$4,729.25	\$5,054.38	\$5,911.57
91	\$3,135.21	\$3,903.03	\$4,302.21	\$4,670.82	\$5,118.74	\$5,470.63	\$6,398.40
92	\$3,373.77	\$4,200.00	\$4,629.56	\$5,026.21	\$5,508.18	\$5,886.87	\$6,885.23
93	\$3,612.32	\$4,496.95	\$4,956.88	\$5,381.60	\$5,897.66	\$6,303.12	\$7,372.08
94	\$3,850.85	\$4,793.93	\$5,284.26	\$5,737.02	\$6,287.11	\$6,719.37	\$7,858.91
95	\$4,089.43	\$5,090.91	\$5,611.58	\$6,092.40	\$6,676.59	\$7,135.62	\$8,345.73
96	\$4,396.11	\$5,472.71	\$6,032.45	\$6,549.32	\$7,177.35	\$7,670.78	\$8,971.67
97	\$4,702.82	\$5,854.53	\$6,453.31	\$7,006.25	\$7,678.07	\$8,205.94	\$9,597.60
98	\$5,009.53	\$6,236.36	\$6,874.17	\$7,463.18	\$8,178.83	\$8,741.12	\$10,223.54
99	\$5,316.24	\$6,618.17	\$7,295.07	\$7,920.11	\$8,679.57	\$9,276.31	\$10,849.46

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$35.17	\$43.79	\$48.68	\$52.40	\$57.40	\$61.36	\$71.77
31	\$35.60	\$44.32	\$49.29	\$53.04	\$58.14	\$62.13	\$72.66
32	\$36.03	\$44.86	\$49.89	\$53.69	\$58.83	\$62.89	\$73.55
33	\$36.48	\$45.41	\$50.50	\$54.33	\$59.55	\$63.64	\$74.42
34	\$36.91	\$45.93	\$51.11	\$54.98	\$60.25	\$64.41	\$75.31
35	\$37.34	\$46.47	\$51.70	\$55.63	\$60.95	\$65.16	\$76.20
36	\$37.77	\$47.03	\$52.31	\$56.27	\$61.68	\$65.91	\$77.09
37	\$38.21	\$47.57	\$52.92	\$56.91	\$62.39	\$66.67	\$77.97
38	\$38.65	\$48.10	\$53.49	\$57.58	\$63.09	\$67.44	\$78.87
39	\$39.09	\$48.66	\$54.09	\$58.23	\$63.80	\$68.19	\$79.75
40	\$39.51	\$49.18	\$54.71	\$58.87	\$64.51	\$68.94	\$80.65
41	\$40.31	\$50.17	\$55.80	\$60.03	\$65.79	\$70.32	\$82.23
42	\$41.08	\$51.13	\$56.91	\$61.19	\$67.07	\$71.68	\$83.84
43	\$41.86	\$52.12	\$57.99	\$62.37	\$68.34	\$73.04	\$85.43
44	\$42.65	\$53.09	\$59.10	\$63.53	\$69.64	\$74.41	\$87.04
45	\$43.43	\$54.07	\$60.18	\$64.69	\$70.90	\$75.77	\$88.63
46	\$44.58	\$55.48	\$61.76	\$66.40	\$72.75	\$77.78	\$90.95
47	\$45.71	\$56.91	\$63.31	\$68.10	\$74.62	\$79.75	\$93.28
48	\$46.84	\$58.32	\$64.87	\$69.79	\$76.48	\$81.75	\$95.60
49	\$47.99	\$59.73	\$66.45	\$71.49	\$78.34	\$83.74	\$97.94
50	\$49.13	\$61.16	\$68.01	\$73.20	\$80.21	\$85.73	\$100.27
51	\$51.25	\$63.81	\$70.94	\$76.35	\$83.68	\$89.43	\$104.60
52	\$53.36	\$66.43	\$73.87	\$79.51	\$87.14	\$93.12	\$108.92
53	\$55.48	\$69.09	\$76.79	\$82.67	\$90.58	\$96.80	\$113.23
54	\$57.62	\$71.70	\$79.71	\$85.82	\$94.05	\$100.51	\$117.57
55	\$60.36	\$75.16	\$83.52	\$89.94	\$98.55	\$105.32	\$123.19
56	\$64.48	\$80.26	\$89.18	\$96.06	\$105.28	\$112.51	\$131.59
57	\$68.60	\$85.40	\$94.82	\$102.20	\$111.99	\$119.68	\$139.99
58	\$72.71	\$90.53	\$100.48	\$108.32	\$118.71	\$126.89	\$148.39
59	\$76.83	\$95.65	\$106.12	\$114.46	\$125.45	\$134.06	\$156.79
60	\$80.95	\$100.77	\$111.76	\$120.59	\$132.16	\$141.25	\$165.20
61	\$90.17	\$112.23	\$124.53	\$134.33	\$147.20	\$157.32	\$184.00
62	\$99.36	\$123.69	\$137.32	\$148.02	\$162.21	\$173.39	\$202.79
63	\$108.59	\$135.15	\$150.08	\$161.75	\$177.26	\$189.45	\$221.57
64	\$117.78	\$146.62	\$162.85	\$175.46	\$192.29	\$205.51	\$240.38
65	\$129.69	\$161.44	\$179.35	\$193.21	\$211.73	\$226.30	\$264.66
66	\$148.15	\$184.41	\$204.67	\$220.70	\$241.86	\$258.49	\$302.32
67	\$166.58	\$207.39	\$229.97	\$248.19	\$271.99	\$290.68	\$339.98
68	\$185.05	\$230.36	\$255.27	\$275.69	\$302.11	\$322.90	\$377.63
69	\$203.50	\$253.34	\$280.55	\$303.16	\$332.24	\$355.09	\$415.29
70	\$221.93	\$276.31	\$305.86	\$330.65	\$362.36	\$387.28	\$452.95
71	\$258.24	\$321.51	\$355.81	\$384.73	\$421.63	\$450.60	\$527.03
72	\$294.55	\$366.69	\$405.75	\$438.81	\$480.88	\$513.96	\$601.11
73	\$330.85	\$411.86	\$455.70	\$492.89	\$540.15	\$577.30	\$675.19
74	\$367.14	\$457.05	\$505.65	\$546.96	\$599.41	\$640.64	\$749.27
75	\$407.64	\$507.48	\$561.38	\$607.32	\$665.55	\$711.30	\$831.93
76	\$468.80	\$583.59	\$645.24	\$698.41	\$765.38	\$818.00	\$956.72
77	\$529.94	\$659.73	\$729.12	\$789.52	\$865.22	\$924.70	\$1,081.53
78	\$591.11	\$735.85	\$812.98	\$880.61	\$965.05	\$1,031.41	\$1,206.33
79	\$652.24	\$811.99	\$896.86	\$971.72	\$1,064.90	\$1,138.10	\$1,331.11
80	\$713.41	\$888.11	\$980.74	\$1,062.81	\$1,164.73	\$1,244.80	\$1,455.92
81	\$798.99	\$994.68	\$1,098.42	\$1,190.36	\$1,304.51	\$1,394.17	\$1,630.62
82	\$884.61	\$1,101.27	\$1,216.10	\$1,317.90	\$1,444.27	\$1,543.58	\$1,805.35
83	\$970.23	\$1,207.84	\$1,333.80	\$1,445.43	\$1,584.03	\$1,692.93	\$1,980.05
84	\$1,055.84	\$1,314.40	\$1,451.47	\$1,572.98	\$1,723.81	\$1,842.32	\$2,154.75
85	\$1,141.43	\$1,420.95	\$1,569.15	\$1,700.52	\$1,863.58	\$1,991.70	\$2,329.46
86	\$1,301.24	\$1,619.91	\$1,788.84	\$1,938.57	\$2,124.48	\$2,270.53	\$2,655.60
87	\$1,461.03	\$1,818.86	\$2,008.54	\$2,176.65	\$2,385.37	\$2,549.37	\$2,981.72
88	\$1,620.84	\$2,017.78	\$2,228.21	\$2,414.73	\$2,646.26	\$2,828.21	\$3,307.84
89	\$1,780.63	\$2,216.73	\$2,447.90	\$2,652.79	\$2,907.18	\$3,107.04	\$3,633.97
90	\$1,940.45	\$2,415.66	\$2,667.58	\$2,890.88	\$3,168.09	\$3,385.90	\$3,960.10
91	\$2,100.24	\$2,614.59	\$2,887.26	\$3,128.94	\$3,428.96	\$3,664.72	\$4,286.21
92	\$2,260.05	\$2,813.53	\$3,106.95	\$3,367.02	\$3,689.88	\$3,943.54	\$4,612.34
93	\$2,419.85	\$3,012.47	\$3,326.64	\$3,605.08	\$3,950.78	\$4,222.39	\$4,938.49
94	\$2,579.65	\$3,211.39	\$3,546.32	\$3,843.16	\$4,211.68	\$4,501.22	\$5,264.59
95	\$2,739.45	\$3,410.34	\$3,766.00	\$4,081.23	\$4,472.58	\$4,780.08	\$5,590.72
96	\$2,944.93	\$3,666.12	\$4,048.45	\$4,387.31	\$4,808.04	\$5,138.58	\$6,010.03
97	\$3,150.38	\$3,921.89	\$4,330.88	\$4,693.40	\$5,143.46	\$5,497.07	\$6,429.33
98	\$3,355.82	\$4,177.68	\$4,613.35	\$4,999.50	\$5,478.89	\$5,855.58	\$6,848.63
99	\$3,561.30	\$4,433.45	\$4,895.79	\$5,305.60	\$5,814.35	\$6,214.07	\$7,267.94

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$56.26	\$70.05	\$77.53	\$83.84	\$91.87	\$98.17	\$114.84
31	\$56.95	\$70.91	\$78.50	\$84.87	\$93.01	\$99.41	\$116.26
32	\$57.67	\$71.79	\$79.46	\$85.90	\$94.14	\$100.62	\$117.69
33	\$58.37	\$72.65	\$80.42	\$86.94	\$95.27	\$101.84	\$119.08
34	\$59.04	\$73.50	\$81.38	\$87.96	\$96.39	\$103.03	\$120.51
35	\$59.74	\$74.38	\$82.33	\$89.00	\$97.54	\$104.26	\$121.92
36	\$60.45	\$75.25	\$83.30	\$90.06	\$98.69	\$105.45	\$123.36
37	\$61.14	\$76.11	\$84.27	\$91.08	\$99.83	\$106.68	\$124.77
38	\$61.82	\$76.98	\$85.21	\$92.13	\$100.96	\$107.89	\$126.18
39	\$62.53	\$77.86	\$86.16	\$93.16	\$102.08	\$109.11	\$127.61
40	\$63.21	\$78.69	\$87.14	\$94.20	\$103.23	\$110.33	\$129.04
41	\$64.90	\$80.79	\$89.46	\$96.68	\$105.96	\$113.25	\$132.45
42	\$66.59	\$82.88	\$91.80	\$99.19	\$108.71	\$116.18	\$135.88
43	\$68.26	\$84.97	\$94.12	\$101.69	\$111.44	\$119.11	\$139.31
44	\$69.94	\$87.06	\$96.44	\$104.19	\$114.18	\$122.03	\$142.74
45	\$71.62	\$89.17	\$98.76	\$106.71	\$116.92	\$124.97	\$146.16
46	\$73.92	\$92.02	\$101.90	\$110.11	\$120.67	\$128.99	\$150.84
47	\$76.21	\$94.87	\$105.01	\$113.56	\$124.44	\$132.98	\$155.55
48	\$78.51	\$97.73	\$108.14	\$116.94	\$128.17	\$137.00	\$160.22
49	\$80.82	\$100.59	\$111.28	\$120.40	\$131.92	\$141.00	\$164.93
50	\$83.10	\$103.46	\$114.40	\$123.81	\$135.68	\$145.02	\$169.61
51	\$87.06	\$108.40	\$119.85	\$129.69	\$142.15	\$151.91	\$177.70
52	\$91.03	\$113.32	\$125.24	\$135.61	\$148.62	\$158.84	\$185.78
53	\$94.98	\$118.26	\$130.64	\$141.50	\$155.05	\$165.73	\$193.84
54	\$98.95	\$123.17	\$136.09	\$147.42	\$161.53	\$172.66	\$201.91
55	\$104.02	\$129.50	\$143.02	\$154.95	\$169.81	\$181.48	\$212.28
56	\$110.84	\$137.97	\$152.41	\$165.11	\$180.95	\$193.39	\$226.17
57	\$117.67	\$146.45	\$161.79	\$175.28	\$192.08	\$205.28	\$240.11
58	\$124.46	\$154.94	\$171.16	\$185.43	\$203.21	\$217.19	\$254.01
59	\$131.28	\$163.44	\$180.54	\$195.57	\$214.35	\$229.07	\$267.92
60	\$138.10	\$171.92	\$189.91	\$205.72	\$225.46	\$240.96	\$281.84
61	\$151.13	\$188.14	\$207.91	\$225.16	\$246.74	\$263.71	\$308.43
62	\$164.16	\$204.37	\$225.89	\$244.57	\$268.01	\$286.45	\$335.02
63	\$177.19	\$220.58	\$243.86	\$263.97	\$289.28	\$309.17	\$361.58
64	\$190.22	\$236.80	\$261.84	\$283.38	\$310.55	\$331.91	\$388.19
65	\$207.56	\$258.39	\$285.78	\$309.23	\$338.89	\$362.18	\$423.60
66	\$231.69	\$288.44	\$318.88	\$345.19	\$378.30	\$404.29	\$472.86
67	\$255.83	\$318.49	\$351.96	\$381.16	\$417.71	\$446.42	\$522.13
68	\$279.99	\$348.56	\$385.05	\$417.11	\$457.10	\$488.54	\$571.39
69	\$304.12	\$378.59	\$418.14	\$453.06	\$496.51	\$530.65	\$620.65
70	\$328.24	\$408.66	\$451.24	\$489.03	\$535.92	\$572.78	\$669.92
71	\$373.93	\$465.52	\$514.00	\$557.09	\$610.51	\$652.47	\$763.16
72	\$419.62	\$522.41	\$576.74	\$625.14	\$685.10	\$732.20	\$856.37
73	\$465.29	\$579.26	\$639.49	\$693.22	\$759.68	\$811.91	\$949.59
74	\$511.01	\$636.12	\$702.25	\$761.27	\$834.28	\$891.64	\$1,042.84
75	\$562.49	\$700.23	\$772.95	\$837.99	\$918.33	\$981.46	\$1,147.91
76	\$633.27	\$788.34	\$870.01	\$943.42	\$1,033.90	\$1,104.99	\$1,292.37
77	\$704.04	\$876.49	\$967.06	\$1,048.89	\$1,149.47	\$1,228.50	\$1,436.84
78	\$774.83	\$964.60	\$1,064.10	\$1,154.35	\$1,265.04	\$1,352.01	\$1,581.31
79	\$845.62	\$1,052.72	\$1,161.16	\$1,259.81	\$1,380.61	\$1,475.53	\$1,725.77
80	\$916.42	\$1,140.85	\$1,258.22	\$1,365.26	\$1,496.19	\$1,599.06	\$1,870.24
81	\$1,026.38	\$1,277.73	\$1,409.19	\$1,529.11	\$1,675.74	\$1,790.92	\$2,094.67
82	\$1,136.35	\$1,414.65	\$1,560.18	\$1,692.94	\$1,855.27	\$1,982.84	\$2,319.09
83	\$1,246.33	\$1,551.56	\$1,711.17	\$1,856.75	\$2,034.81	\$2,174.70	\$2,543.53
84	\$1,356.30	\$1,688.45	\$1,862.15	\$2,020.60	\$2,214.37	\$2,366.59	\$2,767.93
85	\$1,466.25	\$1,825.35	\$2,013.14	\$2,184.44	\$2,393.90	\$2,558.49	\$2,992.38
86	\$1,671.54	\$2,080.90	\$2,294.98	\$2,490.26	\$2,729.03	\$2,916.67	\$3,411.30
87	\$1,876.81	\$2,336.46	\$2,576.80	\$2,796.09	\$3,064.20	\$3,274.86	\$3,830.24
88	\$2,082.10	\$2,592.00	\$2,858.65	\$3,101.91	\$3,399.33	\$3,633.04	\$4,249.18
89	\$2,287.36	\$2,847.54	\$3,140.49	\$3,407.71	\$3,734.49	\$3,991.23	\$4,668.09
90	\$2,492.64	\$3,103.09	\$3,422.32	\$3,713.55	\$4,069.64	\$4,349.44	\$5,087.04
91	\$2,697.93	\$3,358.63	\$3,704.17	\$4,019.35	\$4,404.76	\$4,707.61	\$5,505.96
92	\$2,903.19	\$3,614.19	\$3,986.02	\$4,325.18	\$4,739.92	\$5,065.78	\$5,924.90
93	\$3,108.48	\$3,869.73	\$4,267.85	\$4,631.00	\$5,075.07	\$5,423.99	\$6,343.84
94	\$3,313.74	\$4,125.27	\$4,549.67	\$4,936.82	\$5,410.20	\$5,782.16	\$6,762.77
95	\$3,519.03	\$4,380.83	\$4,831.52	\$5,242.62	\$5,745.36	\$6,140.36	\$7,181.69
96	\$3,782.97	\$4,709.39	\$5,193.90	\$5,635.84	\$6,176.26	\$6,600.89	\$7,720.32
97	\$4,046.88	\$5,037.97	\$5,556.25	\$6,029.02	\$6,607.16	\$7,061.39	\$8,258.95
98	\$4,310.80	\$5,366.53	\$5,918.63	\$6,422.23	\$7,038.07	\$7,521.94	\$8,797.58
99	\$4,574.73	\$5,695.09	\$6,280.99	\$6,815.44	\$7,468.95	\$7,982.44	\$9,336.19

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$76.57	\$95.32	\$105.36	\$114.08	\$125.00	\$133.61	\$156.29
31	\$77.51	\$96.51	\$106.67	\$115.49	\$126.57	\$135.25	\$158.21
32	\$78.47	\$97.67	\$107.98	\$116.89	\$128.11	\$136.92	\$160.14
33	\$79.44	\$98.87	\$109.27	\$118.31	\$129.65	\$138.58	\$162.07
34	\$80.36	\$100.03	\$110.57	\$119.71	\$131.20	\$140.21	\$163.99
35	\$81.30	\$101.21	\$111.87	\$121.13	\$132.75	\$141.87	\$165.93
36	\$82.25	\$102.41	\$113.18	\$122.54	\$134.28	\$143.51	\$167.87
37	\$83.20	\$103.58	\$114.49	\$123.93	\$135.84	\$145.16	\$169.78
38	\$84.14	\$104.74	\$115.79	\$125.36	\$137.38	\$146.82	\$171.72
39	\$85.10	\$105.95	\$117.06	\$126.77	\$138.93	\$148.48	\$173.64
40	\$86.04	\$107.10	\$118.39	\$128.19	\$140.45	\$150.12	\$175.60
41	\$88.32	\$109.95	\$121.51	\$131.58	\$144.19	\$154.10	\$180.25
42	\$90.61	\$112.79	\$124.65	\$134.98	\$147.93	\$158.09	\$184.91
43	\$92.88	\$115.62	\$127.76	\$138.36	\$151.64	\$162.09	\$189.56
44	\$95.17	\$118.46	\$130.90	\$141.76	\$155.38	\$166.06	\$194.21
45	\$97.45	\$121.32	\$134.01	\$145.17	\$159.10	\$170.03	\$198.87
46	\$100.17	\$124.68	\$137.76	\$149.23	\$163.54	\$174.79	\$204.42
47	\$102.89	\$128.09	\$141.46	\$153.28	\$167.98	\$179.54	\$209.97
48	\$105.61	\$131.48	\$145.18	\$157.33	\$172.40	\$184.28	\$215.53
49	\$108.32	\$134.85	\$148.92	\$161.37	\$176.86	\$189.01	\$221.09
50	\$111.04	\$138.25	\$152.65	\$165.43	\$181.30	\$193.77	\$226.63
51	\$115.53	\$143.83	\$158.80	\$172.11	\$188.62	\$201.59	\$235.79
52	\$120.02	\$149.40	\$164.96	\$178.78	\$195.95	\$209.41	\$244.92
53	\$124.50	\$154.99	\$171.08	\$185.47	\$203.25	\$217.23	\$254.07
54	\$128.98	\$160.56	\$177.26	\$192.16	\$210.58	\$225.05	\$263.21
55	\$134.89	\$167.94	\$185.36	\$200.97	\$220.23	\$235.36	\$275.29
56	\$142.15	\$176.96	\$195.32	\$211.79	\$232.09	\$248.05	\$290.11
57	\$149.42	\$186.01	\$205.27	\$222.60	\$243.95	\$260.73	\$304.95
58	\$156.69	\$195.07	\$215.23	\$233.41	\$255.79	\$273.39	\$319.76
59	\$163.95	\$204.09	\$225.17	\$244.25	\$267.68	\$286.06	\$334.58
60	\$171.21	\$213.13	\$235.11	\$255.05	\$279.52	\$298.73	\$349.40
61	\$184.48	\$229.64	\$253.45	\$274.85	\$301.19	\$321.90	\$376.51
62	\$197.74	\$246.20	\$271.76	\$294.62	\$322.86	\$345.07	\$403.59
63	\$211.02	\$262.71	\$290.08	\$314.39	\$344.53	\$368.22	\$430.68
64	\$224.30	\$279.22	\$308.39	\$334.16	\$366.22	\$391.40	\$457.78
65	\$242.64	\$302.06	\$333.67	\$361.49	\$396.15	\$423.37	\$495.18
66	\$267.01	\$332.41	\$367.07	\$397.78	\$435.92	\$465.90	\$544.92
67	\$291.37	\$362.73	\$400.46	\$434.11	\$475.73	\$508.44	\$594.66
68	\$315.76	\$393.08	\$433.87	\$470.41	\$515.52	\$550.96	\$644.40
69	\$340.12	\$423.43	\$467.26	\$506.72	\$555.31	\$593.50	\$694.15
70	\$364.51	\$453.78	\$500.67	\$543.03	\$595.09	\$636.03	\$743.89
71	\$410.28	\$510.76	\$563.56	\$611.25	\$669.84	\$715.92	\$837.34
72	\$456.08	\$567.77	\$626.44	\$679.46	\$744.59	\$795.81	\$930.76
73	\$501.85	\$624.76	\$689.34	\$747.68	\$819.35	\$875.69	\$1,024.20
74	\$547.66	\$681.77	\$752.24	\$815.87	\$894.11	\$955.59	\$1,117.65
75	\$599.62	\$746.46	\$823.60	\$893.30	\$978.96	\$1,046.27	\$1,223.70
76	\$669.90	\$833.96	\$919.95	\$998.02	\$1,093.74	\$1,168.93	\$1,367.16
77	\$740.19	\$921.47	\$1,016.32	\$1,102.75	\$1,208.50	\$1,291.57	\$1,510.61
78	\$810.50	\$1,008.99	\$1,112.68	\$1,207.48	\$1,323.25	\$1,414.23	\$1,654.07
79	\$880.80	\$1,096.49	\$1,209.01	\$1,312.21	\$1,438.03	\$1,536.89	\$1,797.52
80	\$951.11	\$1,183.99	\$1,305.37	\$1,416.92	\$1,552.79	\$1,659.55	\$1,940.99
81	\$1,065.21	\$1,326.08	\$1,462.02	\$1,586.95	\$1,739.14	\$1,858.68	\$2,173.90
82	\$1,179.35	\$1,468.17	\$1,618.67	\$1,756.99	\$1,925.47	\$2,057.85	\$2,406.83
83	\$1,293.49	\$1,610.25	\$1,775.32	\$1,927.00	\$2,111.80	\$2,256.99	\$2,639.76
84	\$1,407.62	\$1,752.33	\$1,931.96	\$2,097.05	\$2,298.14	\$2,456.13	\$2,872.65
85	\$1,521.75	\$1,894.40	\$2,088.60	\$2,267.09	\$2,484.47	\$2,655.27	\$3,105.58
86	\$1,734.78	\$2,159.62	\$2,381.01	\$2,584.48	\$2,832.30	\$3,027.02	\$3,540.37
87	\$1,947.83	\$2,424.85	\$2,673.42	\$2,901.86	\$3,180.11	\$3,398.77	\$3,975.15
88	\$2,160.87	\$2,690.05	\$2,965.83	\$3,219.25	\$3,527.92	\$3,770.50	\$4,409.93
89	\$2,373.90	\$2,955.29	\$3,258.24	\$3,536.62	\$3,875.77	\$4,142.22	\$4,844.71
90	\$2,586.95	\$3,220.49	\$3,550.62	\$3,854.05	\$4,223.61	\$4,513.96	\$5,279.49
91	\$2,800.00	\$3,485.71	\$3,843.04	\$4,171.43	\$4,571.42	\$4,885.70	\$5,714.28
92	\$3,013.03	\$3,750.93	\$4,135.45	\$4,488.81	\$4,919.25	\$5,257.44	\$6,149.05
93	\$3,226.08	\$4,016.13	\$4,427.86	\$4,806.21	\$5,267.06	\$5,629.19	\$6,583.86
94	\$3,439.13	\$4,281.36	\$4,720.28	\$5,123.59	\$5,614.89	\$6,000.93	\$7,018.62
95	\$3,652.15	\$4,546.58	\$5,012.67	\$5,440.99	\$5,962.73	\$6,372.67	\$7,453.42
96	\$3,926.09	\$4,887.57	\$5,388.62	\$5,849.06	\$6,409.92	\$6,850.60	\$8,012.41
97	\$4,200.00	\$5,228.57	\$5,764.57	\$6,257.11	\$6,857.13	\$7,328.57	\$8,571.40
98	\$4,473.90	\$5,569.55	\$6,140.52	\$6,665.21	\$7,304.34	\$7,806.50	\$9,130.42
99	\$4,747.83	\$5,910.55	\$6,516.48	\$7,073.29	\$7,751.54	\$8,284.45	\$9,689.42

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$31.03	\$38.63	\$43.12	\$46.23	\$50.66	\$54.14	\$63.32
31	\$31.43	\$39.11	\$43.65	\$46.79	\$51.28	\$54.82	\$64.11
32	\$31.80	\$39.59	\$44.19	\$47.36	\$51.92	\$55.48	\$64.90
33	\$32.19	\$40.05	\$44.72	\$47.94	\$52.54	\$56.17	\$65.69
34	\$32.57	\$40.54	\$45.26	\$48.50	\$53.16	\$56.82	\$66.45
35	\$32.95	\$41.02	\$45.78	\$49.10	\$53.79	\$57.50	\$67.23
36	\$33.32	\$41.49	\$46.33	\$49.66	\$54.41	\$58.17	\$68.02
37	\$33.71	\$41.98	\$46.84	\$50.24	\$55.05	\$58.83	\$68.80
38	\$34.10	\$42.44	\$47.39	\$50.80	\$55.67	\$59.50	\$69.59
39	\$34.49	\$42.92	\$47.92	\$51.36	\$56.30	\$60.17	\$70.37
40	\$34.87	\$43.40	\$48.46	\$51.93	\$56.92	\$60.84	\$71.16
41	\$35.56	\$44.29	\$49.41	\$53.00	\$58.09	\$62.07	\$72.60
42	\$36.27	\$45.16	\$50.36	\$54.04	\$59.22	\$63.30	\$74.04
43	\$36.96	\$46.03	\$51.33	\$55.10	\$60.38	\$64.52	\$75.46
44	\$37.70	\$46.93	\$52.28	\$56.15	\$61.53	\$65.76	\$76.90
45	\$38.41	\$47.79	\$53.24	\$57.19	\$62.69	\$66.99	\$78.35
46	\$39.38	\$49.02	\$54.58	\$58.67	\$64.29	\$68.70	\$80.37
47	\$40.37	\$50.25	\$55.94	\$60.14	\$65.90	\$70.43	\$82.39
48	\$41.36	\$51.49	\$57.28	\$61.61	\$67.51	\$72.16	\$84.39
49	\$42.35	\$52.70	\$58.62	\$63.08	\$69.13	\$73.88	\$86.39
50	\$43.33	\$53.94	\$59.96	\$64.53	\$70.74	\$75.60	\$88.43
51	\$45.19	\$56.26	\$62.54	\$67.31	\$73.77	\$78.84	\$92.23
52	\$47.04	\$58.58	\$65.14	\$70.09	\$76.83	\$82.12	\$96.04
53	\$48.93	\$60.92	\$67.74	\$72.88	\$79.87	\$85.36	\$99.83
54	\$50.79	\$63.23	\$70.32	\$75.66	\$82.92	\$88.61	\$103.63
55	\$53.21	\$66.26	\$73.70	\$79.29	\$86.88	\$92.87	\$108.60
56	\$56.84	\$70.77	\$78.67	\$84.69	\$92.81	\$99.18	\$116.01
57	\$60.48	\$75.28	\$83.65	\$90.09	\$98.72	\$105.52	\$123.41
58	\$64.11	\$79.80	\$88.62	\$95.48	\$104.64	\$111.85	\$130.81
59	\$67.72	\$84.32	\$93.61	\$100.90	\$110.57	\$118.16	\$138.21
60	\$71.35	\$88.83	\$98.58	\$106.29	\$116.50	\$124.49	\$145.62
61	\$79.53	\$99.01	\$109.93	\$118.47	\$129.84	\$138.75	\$162.28
62	\$87.68	\$109.17	\$121.27	\$130.65	\$143.16	\$153.02	\$178.97
63	\$95.87	\$119.34	\$132.60	\$142.82	\$156.52	\$167.28	\$195.64
64	\$104.05	\$129.52	\$143.96	\$155.02	\$169.87	\$181.54	\$212.33
65	\$114.60	\$142.67	\$158.63	\$170.72	\$187.11	\$199.97	\$233.87
66	\$130.98	\$163.03	\$181.11	\$195.10	\$213.83	\$228.54	\$267.29
67	\$147.33	\$183.41	\$203.58	\$219.50	\$240.55	\$257.10	\$300.69
68	\$163.71	\$203.79	\$226.06	\$243.89	\$267.29	\$285.67	\$334.09
69	\$180.07	\$224.19	\$248.53	\$268.27	\$294.00	\$314.21	\$367.51
70	\$196.45	\$244.56	\$271.02	\$292.66	\$320.72	\$342.79	\$400.92
71	\$228.67	\$284.67	\$315.35	\$340.67	\$373.33	\$399.01	\$466.66
72	\$260.89	\$324.78	\$359.67	\$388.66	\$425.95	\$455.23	\$532.42
73	\$293.11	\$364.90	\$404.01	\$436.66	\$478.55	\$511.45	\$598.19
74	\$325.32	\$405.00	\$448.34	\$484.67	\$531.15	\$567.67	\$663.93
75	\$361.29	\$449.76	\$497.80	\$538.23	\$589.83	\$630.38	\$737.29
76	\$415.62	\$517.43	\$572.39	\$619.21	\$678.56	\$725.25	\$848.22
77	\$469.99	\$585.09	\$646.97	\$700.18	\$767.34	\$820.09	\$959.16
78	\$524.34	\$652.76	\$721.56	\$781.18	\$856.08	\$914.95	\$1,070.11
79	\$578.70	\$720.44	\$796.12	\$862.16	\$944.84	\$1,009.78	\$1,181.04
80	\$633.06	\$788.10	\$870.71	\$943.15	\$1,033.57	\$1,104.63	\$1,291.97
81	\$709.04	\$882.67	\$975.20	\$1,056.30	\$1,157.60	\$1,237.18	\$1,447.01
82	\$785.00	\$977.24	\$1,079.68	\$1,169.49	\$1,281.63	\$1,369.75	\$1,602.03
83	\$860.97	\$1,071.82	\$1,184.17	\$1,282.67	\$1,405.68	\$1,502.29	\$1,757.08
84	\$936.93	\$1,166.38	\$1,288.63	\$1,395.84	\$1,529.69	\$1,634.86	\$1,912.13
85	\$1,012.90	\$1,260.95	\$1,393.13	\$1,509.02	\$1,653.71	\$1,767.41	\$2,067.15
86	\$1,154.70	\$1,437.51	\$1,588.17	\$1,720.29	\$1,885.23	\$2,014.84	\$2,356.54
87	\$1,296.53	\$1,614.04	\$1,783.20	\$1,931.55	\$2,116.77	\$2,262.30	\$2,645.95
88	\$1,438.32	\$1,790.57	\$1,978.24	\$2,142.81	\$2,348.27	\$2,509.73	\$2,935.35
89	\$1,580.12	\$1,967.09	\$2,173.29	\$2,354.06	\$2,579.81	\$2,757.17	\$3,224.74
90	\$1,721.94	\$2,143.62	\$2,368.33	\$2,565.32	\$2,811.32	\$3,004.61	\$3,514.14
91	\$1,863.74	\$2,320.18	\$2,563.36	\$2,776.59	\$3,042.85	\$3,252.03	\$3,803.56
92	\$2,005.54	\$2,496.71	\$2,758.39	\$2,987.85	\$3,274.37	\$3,499.48	\$4,092.96
93	\$2,147.35	\$2,673.24	\$2,953.45	\$3,199.12	\$3,505.88	\$3,746.91	\$4,382.35
94	\$2,289.17	\$2,849.76	\$3,148.48	\$3,410.39	\$3,737.41	\$3,994.34	\$4,671.76
95	\$2,430.96	\$3,026.31	\$3,343.51	\$3,621.65	\$3,968.92	\$4,241.79	\$4,961.16
96	\$2,613.27	\$3,253.27	\$3,594.28	\$3,893.27	\$4,266.60	\$4,559.93	\$5,333.26
97	\$2,795.63	\$3,480.25	\$3,845.05	\$4,164.89	\$4,564.27	\$4,878.06	\$5,705.33
98	\$2,977.94	\$3,707.23	\$4,095.80	\$4,436.52	\$4,861.93	\$5,196.19	\$6,077.43
99	\$3,160.27	\$3,934.20	\$4,346.57	\$4,708.14	\$5,159.59	\$5,514.33	\$6,449.50

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$49.64	\$61.82	\$68.47	\$73.97	\$81.06	\$86.64	\$101.32
31	\$50.27	\$62.56	\$69.29	\$74.88	\$82.06	\$87.71	\$102.56
32	\$50.88	\$63.34	\$70.15	\$75.78	\$83.05	\$88.76	\$103.84
33	\$51.48	\$64.11	\$70.98	\$76.72	\$84.05	\$89.85	\$105.09
34	\$52.10	\$64.86	\$71.83	\$77.63	\$85.06	\$90.91	\$106.33
35	\$52.72	\$65.62	\$72.67	\$78.54	\$86.07	\$91.99	\$107.59
36	\$53.32	\$66.38	\$73.53	\$79.45	\$87.07	\$93.06	\$108.81
37	\$53.95	\$67.16	\$74.37	\$80.37	\$88.07	\$94.13	\$110.07
38	\$54.57	\$67.92	\$75.23	\$81.28	\$89.07	\$95.21	\$111.34
39	\$55.17	\$68.66	\$76.04	\$82.19	\$90.08	\$96.26	\$112.59
40	\$55.79	\$69.45	\$76.91	\$83.09	\$91.07	\$97.33	\$113.85
41	\$57.27	\$71.31	\$78.95	\$85.33	\$93.52	\$99.95	\$116.88
42	\$58.77	\$73.15	\$81.01	\$87.54	\$95.95	\$102.54	\$119.93
43	\$60.24	\$75.00	\$83.04	\$89.77	\$98.37	\$105.13	\$122.95
44	\$61.76	\$76.87	\$85.09	\$91.97	\$100.79	\$107.72	\$126.01
45	\$63.24	\$78.71	\$87.14	\$94.20	\$103.24	\$110.33	\$129.05
46	\$65.22	\$81.21	\$89.93	\$97.19	\$106.50	\$113.80	\$133.14
47	\$67.23	\$83.70	\$92.72	\$100.17	\$109.79	\$117.33	\$137.23
48	\$69.25	\$86.20	\$95.48	\$103.17	\$113.05	\$120.83	\$141.31
49	\$71.25	\$88.68	\$98.27	\$106.16	\$116.33	\$124.33	\$145.40
50	\$73.26	\$91.21	\$101.05	\$109.13	\$119.62	\$127.82	\$149.50
51	\$76.76	\$95.53	\$105.81	\$114.33	\$125.29	\$133.92	\$156.63
52	\$80.23	\$99.89	\$110.58	\$119.54	\$131.00	\$140.01	\$163.77
53	\$83.75	\$104.25	\$115.35	\$124.75	\$136.71	\$146.12	\$170.88
54	\$87.23	\$108.59	\$120.12	\$129.97	\$142.42	\$152.22	\$178.02
55	\$93.42	\$116.30	\$128.57	\$139.18	\$152.51	\$163.01	\$190.63
56	\$99.55	\$123.92	\$136.99	\$148.31	\$162.52	\$173.70	\$203.16
57	\$105.68	\$131.56	\$145.36	\$157.44	\$172.54	\$184.41	\$215.67
58	\$111.81	\$139.20	\$153.77	\$166.57	\$182.53	\$195.10	\$228.20
59	\$117.93	\$146.83	\$162.18	\$175.71	\$192.54	\$205.79	\$240.69
60	\$124.08	\$154.46	\$170.55	\$184.82	\$202.56	\$216.48	\$253.21
61	\$135.85	\$169.13	\$186.85	\$202.40	\$221.80	\$237.04	\$277.24
62	\$147.62	\$183.76	\$203.15	\$219.94	\$241.02	\$257.60	\$301.28
63	\$159.41	\$198.43	\$219.45	\$237.47	\$260.25	\$278.15	\$325.31
64	\$171.18	\$213.12	\$235.76	\$255.04	\$279.48	\$298.70	\$349.35
65	\$183.42	\$228.35	\$252.69	\$273.25	\$299.46	\$320.06	\$374.33
66	\$204.83	\$255.00	\$282.04	\$305.16	\$334.45	\$357.43	\$418.05
67	\$226.25	\$281.65	\$311.38	\$337.07	\$369.40	\$394.79	\$461.73
68	\$247.67	\$308.32	\$340.73	\$368.97	\$404.36	\$432.17	\$505.46
69	\$269.08	\$334.99	\$370.08	\$400.88	\$439.32	\$469.53	\$549.15
70	\$290.51	\$361.65	\$399.43	\$432.79	\$474.29	\$506.90	\$592.86
71	\$331.03	\$412.12	\$455.14	\$493.17	\$540.47	\$577.63	\$675.60
72	\$371.58	\$462.58	\$510.86	\$553.57	\$606.67	\$648.37	\$758.31
73	\$412.11	\$513.02	\$566.58	\$613.94	\$672.83	\$719.09	\$841.04
74	\$452.63	\$563.49	\$622.29	\$674.34	\$739.00	\$789.82	\$923.77
75	\$498.31	\$620.35	\$685.08	\$742.36	\$813.57	\$869.48	\$1,016.96
76	\$561.24	\$698.67	\$771.38	\$836.13	\$916.28	\$979.30	\$1,145.39
77	\$624.17	\$777.00	\$857.67	\$929.88	\$1,019.03	\$1,089.09	\$1,273.80
78	\$687.06	\$855.33	\$943.95	\$1,023.60	\$1,121.76	\$1,198.90	\$1,402.22
79	\$750.01	\$933.69	\$1,030.25	\$1,117.35	\$1,224.48	\$1,308.67	\$1,530.62
80	\$812.92	\$1,012.00	\$1,116.54	\$1,211.10	\$1,327.22	\$1,418.47	\$1,659.03
81	\$910.46	\$1,133.45	\$1,250.52	\$1,356.42	\$1,486.48	\$1,588.69	\$1,858.11
82	\$1,008.02	\$1,254.89	\$1,384.50	\$1,501.77	\$1,645.76	\$1,758.89	\$2,057.19
83	\$1,105.58	\$1,376.32	\$1,518.48	\$1,647.11	\$1,805.03	\$1,929.12	\$2,256.29
84	\$1,203.13	\$1,497.77	\$1,652.45	\$1,792.43	\$1,964.29	\$2,099.34	\$2,455.38
85	\$1,300.69	\$1,619.21	\$1,786.45	\$1,937.73	\$2,123.54	\$2,269.56	\$2,654.44
86	\$1,482.78	\$1,845.91	\$2,036.54	\$2,209.04	\$2,420.85	\$2,587.29	\$3,026.05
87	\$1,664.87	\$2,072.60	\$2,286.65	\$2,480.33	\$2,718.16	\$2,905.04	\$3,397.68
88	\$1,846.97	\$2,299.28	\$2,536.74	\$2,751.61	\$3,015.45	\$3,222.77	\$3,769.31
89	\$2,029.05	\$2,525.98	\$2,786.86	\$3,022.88	\$3,312.75	\$3,540.51	\$4,140.93
90	\$2,211.18	\$2,752.64	\$3,036.96	\$3,294.17	\$3,610.06	\$3,858.25	\$4,512.55
91	\$2,393.25	\$2,979.36	\$3,287.05	\$3,565.44	\$3,907.34	\$4,175.98	\$4,884.18
92	\$2,575.34	\$3,206.04	\$3,537.15	\$3,836.74	\$4,204.63	\$4,493.71	\$5,255.80
93	\$2,757.44	\$3,432.74	\$3,787.25	\$4,108.03	\$4,501.95	\$4,811.45	\$5,627.43
94	\$2,939.54	\$3,659.42	\$4,037.36	\$4,379.31	\$4,799.23	\$5,129.19	\$5,999.05
95	\$3,121.63	\$3,886.10	\$4,287.45	\$4,650.59	\$5,096.54	\$5,446.93	\$6,370.67
96	\$3,355.76	\$4,177.57	\$4,609.02	\$4,999.40	\$5,478.77	\$5,855.45	\$6,848.48
97	\$3,589.88	\$4,469.03	\$4,930.59	\$5,348.18	\$5,861.01	\$6,263.95	\$7,326.26
98	\$3,823.99	\$4,760.49	\$5,252.15	\$5,696.98	\$6,243.26	\$6,672.49	\$7,804.10
99	\$4,058.11	\$5,051.95	\$5,573.71	\$6,045.76	\$6,625.51	\$7,081.00	\$8,281.86

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.64	\$84.21	\$93.07	\$100.77	\$110.43	\$118.01	\$138.03
31	\$68.47	\$85.25	\$94.21	\$102.01	\$111.78	\$119.48	\$139.73
32	\$69.32	\$86.29	\$95.38	\$103.25	\$113.15	\$120.95	\$141.46
33	\$70.15	\$87.31	\$96.52	\$104.52	\$114.52	\$122.41	\$143.16
34	\$70.97	\$88.36	\$97.67	\$105.75	\$115.89	\$123.85	\$144.86
35	\$71.82	\$89.41	\$98.81	\$106.99	\$117.26	\$125.31	\$146.58
36	\$72.66	\$90.45	\$99.98	\$108.24	\$118.62	\$126.78	\$148.28
37	\$73.50	\$91.49	\$101.11	\$109.48	\$119.98	\$128.23	\$149.97
38	\$74.33	\$92.53	\$102.26	\$110.74	\$121.35	\$129.68	\$151.69
39	\$75.18	\$93.55	\$103.42	\$111.97	\$122.73	\$131.16	\$153.38
40	\$76.00	\$94.60	\$104.59	\$113.21	\$124.07	\$132.61	\$155.09
41	\$77.99	\$97.11	\$107.31	\$116.22	\$127.37	\$136.12	\$159.20
42	\$80.00	\$99.62	\$110.06	\$119.20	\$130.62	\$139.61	\$163.27
43	\$82.00	\$102.11	\$112.82	\$122.18	\$133.91	\$143.12	\$167.37
44	\$84.03	\$104.61	\$115.57	\$125.18	\$137.20	\$146.61	\$171.47
45	\$86.04	\$107.09	\$118.32	\$128.16	\$140.44	\$150.10	\$175.57
46	\$88.42	\$110.08	\$121.61	\$131.74	\$144.37	\$154.28	\$180.45
47	\$90.82	\$113.06	\$124.92	\$135.31	\$148.28	\$158.47	\$185.36
48	\$93.21	\$116.04	\$128.21	\$138.88	\$152.19	\$162.66	\$190.24
49	\$95.63	\$119.03	\$131.50	\$142.46	\$156.12	\$166.83	\$195.12
50	\$98.01	\$122.02	\$134.79	\$146.02	\$160.04	\$171.02	\$200.04
51	\$101.97	\$126.95	\$140.18	\$151.91	\$166.47	\$177.92	\$208.09
52	\$105.90	\$131.84	\$145.60	\$157.79	\$172.92	\$184.81	\$216.15
53	\$109.88	\$136.77	\$151.00	\$163.67	\$179.36	\$191.70	\$224.19
54	\$113.81	\$141.69	\$156.41	\$169.56	\$185.80	\$198.59	\$232.27
55	\$121.24	\$150.95	\$166.61	\$180.64	\$197.94	\$211.57	\$247.44
56	\$127.76	\$159.05	\$175.57	\$190.33	\$208.61	\$222.94	\$260.76
57	\$134.30	\$167.18	\$184.51	\$200.04	\$219.25	\$234.32	\$274.05
58	\$140.80	\$175.30	\$193.47	\$209.77	\$229.87	\$245.70	\$287.37
59	\$147.33	\$183.39	\$202.44	\$219.47	\$240.52	\$257.04	\$300.64
60	\$153.84	\$191.51	\$211.38	\$229.18	\$251.17	\$268.44	\$313.97
61	\$165.84	\$206.47	\$227.95	\$247.06	\$270.76	\$289.38	\$338.43
62	\$177.85	\$221.39	\$244.52	\$264.96	\$290.35	\$310.34	\$362.95
63	\$189.86	\$236.35	\$261.06	\$282.84	\$309.96	\$331.27	\$387.44
64	\$201.87	\$251.28	\$277.64	\$300.72	\$329.56	\$352.20	\$411.95
65	\$214.38	\$266.92	\$294.96	\$319.42	\$350.03	\$374.09	\$437.56
66	\$236.03	\$293.82	\$324.59	\$351.62	\$385.35	\$411.85	\$481.69
67	\$257.65	\$320.73	\$354.23	\$383.83	\$420.65	\$449.57	\$525.83
68	\$279.29	\$347.68	\$383.87	\$416.08	\$455.96	\$487.32	\$569.96
69	\$300.90	\$374.59	\$413.51	\$448.28	\$491.25	\$525.04	\$614.08
70	\$322.54	\$401.51	\$443.16	\$480.50	\$526.57	\$562.80	\$658.22
71	\$363.14	\$452.08	\$498.98	\$541.02	\$592.89	\$633.64	\$741.10
72	\$403.76	\$502.66	\$554.79	\$601.52	\$659.22	\$704.52	\$824.00
73	\$444.38	\$553.22	\$610.61	\$662.03	\$725.50	\$775.39	\$906.89
74	\$484.98	\$603.77	\$666.44	\$722.54	\$791.81	\$846.27	\$989.78
75	\$531.09	\$661.14	\$729.79	\$791.19	\$867.07	\$926.69	\$1,083.84
76	\$593.60	\$738.95	\$815.51	\$884.32	\$969.13	\$1,035.78	\$1,211.40
77	\$656.11	\$816.79	\$901.23	\$977.47	\$1,071.20	\$1,144.86	\$1,339.00
78	\$718.62	\$894.61	\$986.95	\$1,070.60	\$1,173.26	\$1,253.94	\$1,466.59
79	\$781.15	\$972.44	\$1,072.66	\$1,163.73	\$1,275.33	\$1,363.01	\$1,594.14
80	\$843.66	\$1,050.26	\$1,158.39	\$1,256.87	\$1,377.39	\$1,472.09	\$1,721.74
81	\$944.89	\$1,176.30	\$1,297.40	\$1,407.68	\$1,542.67	\$1,648.73	\$1,928.35
82	\$1,046.12	\$1,302.31	\$1,436.41	\$1,558.52	\$1,707.96	\$1,825.38	\$2,134.95
83	\$1,147.35	\$1,428.34	\$1,575.42	\$1,709.34	\$1,873.25	\$2,002.02	\$2,341.57
84	\$1,248.61	\$1,554.38	\$1,714.40	\$1,860.16	\$2,038.53	\$2,178.69	\$2,548.18
85	\$1,349.84	\$1,680.41	\$1,853.41	\$2,010.98	\$2,203.80	\$2,355.33	\$2,754.77
86	\$1,538.83	\$1,915.68	\$2,112.89	\$2,292.54	\$2,512.36	\$2,685.08	\$3,140.43
87	\$1,727.81	\$2,150.94	\$2,372.38	\$2,574.09	\$2,820.90	\$3,014.84	\$3,526.10
88	\$1,916.77	\$2,386.20	\$2,631.84	\$2,855.61	\$3,129.41	\$3,344.58	\$3,911.79
89	\$2,105.74	\$2,621.45	\$2,891.34	\$3,137.13	\$3,437.96	\$3,674.32	\$4,297.45
90	\$2,294.74	\$2,856.69	\$3,150.81	\$3,418.67	\$3,746.50	\$4,004.07	\$4,683.11
91	\$2,483.70	\$3,091.97	\$3,410.29	\$3,700.22	\$4,055.03	\$4,333.81	\$5,068.80
92	\$2,672.69	\$3,327.22	\$3,669.77	\$3,981.75	\$4,363.56	\$4,663.56	\$5,454.46
93	\$2,861.65	\$3,562.49	\$3,929.24	\$4,263.30	\$4,672.11	\$4,993.30	\$5,840.14
94	\$3,050.63	\$3,797.73	\$4,188.72	\$4,544.84	\$4,980.64	\$5,323.05	\$6,225.80
95	\$3,239.63	\$4,032.99	\$4,448.20	\$4,826.36	\$5,289.17	\$5,652.81	\$6,611.46
96	\$3,482.58	\$4,335.49	\$4,781.83	\$5,188.37	\$5,685.86	\$6,076.76	\$7,107.34
97	\$3,725.57	\$4,637.93	\$5,115.44	\$5,550.31	\$6,082.53	\$6,500.73	\$7,603.18
98	\$3,968.55	\$4,940.42	\$5,449.03	\$5,912.29	\$6,479.24	\$6,924.68	\$8,099.05
99	\$4,211.49	\$5,242.89	\$5,782.66	\$6,274.29	\$6,875.92	\$7,348.64	\$8,594.89

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$20.99	\$24.60	\$27.35	\$28.98	\$31.77	\$33.96	\$39.71
31	\$21.41	\$25.08	\$27.86	\$29.55	\$32.40	\$34.62	\$40.49
32	\$21.83	\$25.57	\$28.43	\$30.12	\$33.03	\$35.29	\$41.28
33	\$22.23	\$26.06	\$28.97	\$30.71	\$33.66	\$35.97	\$42.06
34	\$22.68	\$26.54	\$29.51	\$31.28	\$34.29	\$36.65	\$42.87
35	\$23.08	\$27.05	\$30.07	\$31.88	\$34.94	\$37.34	\$43.65
36	\$23.53	\$27.57	\$30.63	\$32.47	\$35.60	\$38.04	\$44.48
37	\$23.95	\$28.08	\$31.19	\$33.06	\$36.25	\$38.72	\$45.30
38	\$24.39	\$28.60	\$31.77	\$33.68	\$36.92	\$39.44	\$46.12
39	\$24.85	\$29.10	\$32.33	\$34.29	\$37.57	\$40.15	\$46.96
40	\$25.27	\$29.61	\$32.93	\$34.90	\$38.24	\$40.88	\$47.81
41	\$25.94	\$30.40	\$33.79	\$35.83	\$39.26	\$41.96	\$49.08
42	\$26.64	\$31.19	\$34.68	\$36.75	\$40.29	\$43.07	\$50.37
43	\$27.33	\$32.00	\$35.56	\$37.71	\$41.34	\$44.17	\$51.65
44	\$28.01	\$32.80	\$36.46	\$38.66	\$42.37	\$45.30	\$52.97
45	\$28.70	\$33.64	\$37.36	\$39.64	\$43.41	\$46.42	\$54.29
46	\$29.64	\$34.75	\$38.59	\$40.95	\$44.86	\$47.95	\$56.08
47	\$30.59	\$35.87	\$39.82	\$42.27	\$46.31	\$49.51	\$57.87
48	\$31.57	\$37.00	\$41.07	\$43.60	\$47.76	\$51.06	\$59.71
49	\$32.56	\$38.14	\$42.33	\$44.94	\$49.23	\$52.64	\$61.55
50	\$33.53	\$39.31	\$43.60	\$46.31	\$50.74	\$54.24	\$63.43
51	\$35.87	\$42.16	\$46.78	\$50.08	\$54.90	\$58.68	\$68.64
52	\$38.28	\$45.10	\$50.06	\$54.06	\$59.23	\$63.31	\$74.03
53	\$40.77	\$48.15	\$53.42	\$58.15	\$63.73	\$68.11	\$79.67
54	\$43.35	\$51.31	\$56.92	\$62.40	\$68.39	\$73.08	\$85.49
55	\$45.97	\$54.55	\$60.50	\$66.80	\$73.19	\$78.22	\$91.50
56	\$50.22	\$59.74	\$66.17	\$73.61	\$80.67	\$86.21	\$100.84
57	\$54.63	\$65.10	\$72.07	\$80.73	\$88.46	\$94.54	\$110.57
58	\$59.18	\$70.66	\$78.15	\$88.11	\$96.57	\$103.20	\$120.71
59	\$63.86	\$76.42	\$84.42	\$95.80	\$104.99	\$112.20	\$131.24
60	\$68.68	\$82.33	\$90.90	\$103.77	\$113.72	\$121.55	\$142.14
61	\$77.45	\$93.15	\$102.87	\$116.40	\$127.57	\$136.32	\$159.44
62	\$86.39	\$104.31	\$115.16	\$129.21	\$141.59	\$151.35	\$177.01
63	\$95.55	\$115.77	\$127.76	\$142.20	\$155.84	\$166.55	\$194.80
64	\$104.93	\$127.52	\$140.72	\$155.40	\$170.29	\$182.00	\$212.87
65	\$114.46	\$139.61	\$154.01	\$168.77	\$184.96	\$197.66	\$231.19
66	\$132.31	\$161.87	\$178.29	\$194.18	\$212.78	\$227.41	\$265.97
67	\$150.51	\$184.74	\$203.21	\$219.93	\$241.01	\$257.58	\$301.28
68	\$169.13	\$208.23	\$228.76	\$246.05	\$269.65	\$288.19	\$337.06
69	\$188.16	\$232.33	\$254.98	\$272.55	\$298.69	\$319.23	\$373.37
70	\$207.58	\$257.06	\$281.83	\$299.41	\$328.11	\$350.70	\$410.16
71	\$237.37	\$295.41	\$323.36	\$351.32	\$385.02	\$411.50	\$481.27
72	\$266.02	\$332.75	\$363.71	\$404.11	\$442.85	\$473.30	\$553.56
73	\$293.50	\$369.06	\$402.82	\$457.71	\$501.61	\$536.08	\$627.01
74	\$319.85	\$404.38	\$440.72	\$512.19	\$561.29	\$599.89	\$701.63
75	\$345.05	\$438.68	\$477.39	\$567.52	\$621.95	\$664.70	\$777.44
76	\$394.98	\$498.98	\$546.95	\$655.93	\$718.85	\$768.28	\$898.55
77	\$444.46	\$557.84	\$616.09	\$745.28	\$816.74	\$872.89	\$1,020.94
78	\$493.51	\$615.34	\$684.82	\$835.52	\$915.64	\$978.59	\$1,144.54
79	\$542.11	\$671.42	\$753.15	\$926.67	\$1,015.53	\$1,085.35	\$1,269.39
80	\$590.25	\$726.10	\$821.08	\$1,018.70	\$1,116.39	\$1,193.15	\$1,395.50
81	\$658.14	\$804.07	\$916.90	\$1,146.89	\$1,256.85	\$1,343.26	\$1,571.05
82	\$725.41	\$880.09	\$1,012.16	\$1,276.31	\$1,398.72	\$1,494.86	\$1,748.38
83	\$792.06	\$954.12	\$1,106.82	\$1,407.01	\$1,541.94	\$1,647.94	\$1,927.43
84	\$858.07	\$1,026.21	\$1,200.91	\$1,539.01	\$1,686.57	\$1,802.53	\$2,108.21
85	\$923.48	\$1,096.33	\$1,294.42	\$1,672.25	\$1,832.60	\$1,958.59	\$2,290.73
86	\$1,042.22	\$1,237.32	\$1,460.89	\$1,896.81	\$2,078.72	\$2,221.63	\$2,598.39
87	\$1,158.40	\$1,375.24	\$1,623.74	\$2,119.07	\$2,322.27	\$2,481.93	\$2,902.83
88	\$1,271.98	\$1,510.08	\$1,782.95	\$2,338.98	\$2,563.25	\$2,739.49	\$3,204.07
89	\$1,382.97	\$1,641.87	\$1,938.55	\$2,556.53	\$2,801.68	\$2,994.28	\$3,502.09
90	\$1,491.40	\$1,770.58	\$2,090.52	\$2,771.74	\$3,037.53	\$3,246.34	\$3,796.91
91	\$1,597.22	\$1,896.21	\$2,238.86	\$2,984.61	\$3,270.81	\$3,495.67	\$4,088.52
92	\$1,700.46	\$2,018.78	\$2,383.57	\$3,195.16	\$3,501.54	\$3,742.27	\$4,376.93
93	\$1,801.11	\$2,138.29	\$2,524.66	\$3,403.35	\$3,729.69	\$3,986.10	\$4,662.14
94	\$1,899.19	\$2,254.72	\$2,662.13	\$3,609.20	\$3,955.29	\$4,227.22	\$4,944.12
95	\$1,994.68	\$2,368.08	\$2,795.96	\$3,812.72	\$4,178.33	\$4,465.56	\$5,222.89
96	\$2,144.27	\$2,545.69	\$3,005.66	\$4,098.66	\$4,491.71	\$4,800.50	\$5,614.62
97	\$2,293.87	\$2,723.29	\$3,215.36	\$4,384.62	\$4,805.06	\$5,135.42	\$6,006.34
98	\$2,443.48	\$2,900.90	\$3,425.07	\$4,670.58	\$5,118.43	\$5,470.33	\$6,398.04
99	\$2,593.08	\$3,078.51	\$3,634.76	\$4,956.54	\$5,431.83	\$5,805.26	\$6,789.77

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$33.59	\$39.36	\$43.57	\$46.38	\$50.83	\$54.32	\$63.52
31	\$34.25	\$40.13	\$44.40	\$47.29	\$51.84	\$55.38	\$64.79
32	\$34.94	\$40.92	\$45.29	\$48.19	\$52.84	\$56.46	\$66.03
33	\$35.58	\$41.69	\$46.16	\$49.13	\$53.85	\$57.55	\$67.30
34	\$36.27	\$42.48	\$47.01	\$50.07	\$54.87	\$58.63	\$68.58
35	\$36.94	\$43.29	\$47.90	\$51.00	\$55.89	\$59.74	\$69.86
36	\$37.66	\$44.11	\$48.77	\$51.95	\$56.93	\$60.85	\$71.17
37	\$38.33	\$44.90	\$49.70	\$52.91	\$58.00	\$61.96	\$72.49
38	\$39.03	\$45.75	\$50.61	\$53.88	\$59.06	\$63.12	\$73.80
39	\$39.75	\$46.57	\$51.51	\$54.85	\$60.12	\$64.24	\$75.15
40	\$40.44	\$47.38	\$52.44	\$55.83	\$61.20	\$65.40	\$76.50
41	\$41.81	\$48.96	\$54.17	\$57.71	\$63.22	\$67.60	\$79.04
42	\$43.18	\$50.58	\$55.96	\$59.59	\$65.33	\$69.80	\$81.64
43	\$44.56	\$52.20	\$57.72	\$61.52	\$67.41	\$72.03	\$84.25
44	\$45.95	\$53.84	\$59.53	\$63.45	\$69.52	\$74.30	\$86.89
45	\$47.36	\$55.49	\$61.36	\$65.38	\$71.64	\$76.58	\$89.57
46	\$49.17	\$57.63	\$63.72	\$67.92	\$74.41	\$79.56	\$93.03
47	\$51.03	\$59.80	\$66.13	\$70.49	\$77.23	\$82.54	\$96.52
48	\$52.90	\$61.99	\$68.55	\$73.04	\$80.03	\$85.55	\$100.06
49	\$54.79	\$64.20	\$71.00	\$75.65	\$82.89	\$88.61	\$103.61
50	\$56.69	\$66.44	\$73.48	\$78.29	\$85.78	\$91.69	\$107.22
51	\$60.92	\$71.57	\$79.14	\$85.06	\$93.23	\$99.65	\$116.54
52	\$65.27	\$76.91	\$84.97	\$92.16	\$100.99	\$107.94	\$126.22
53	\$69.77	\$82.43	\$91.03	\$99.53	\$109.06	\$116.57	\$136.33
54	\$74.44	\$88.10	\$97.24	\$107.17	\$117.46	\$125.51	\$146.81
55	\$79.22	\$93.99	\$103.66	\$115.08	\$126.13	\$134.77	\$157.65
56	\$86.30	\$102.63	\$113.15	\$126.49	\$138.59	\$148.12	\$173.27
57	\$93.63	\$111.59	\$122.99	\$138.33	\$151.60	\$162.03	\$189.50
58	\$101.21	\$120.83	\$133.14	\$150.69	\$165.13	\$176.47	\$206.40
59	\$109.00	\$130.39	\$143.60	\$163.49	\$179.17	\$191.49	\$223.97
60	\$117.02	\$140.27	\$154.41	\$176.78	\$193.74	\$207.05	\$242.15
61	\$129.71	\$156.03	\$171.69	\$194.94	\$213.63	\$228.31	\$267.02
62	\$142.66	\$172.24	\$189.47	\$213.35	\$233.80	\$249.90	\$292.26
63	\$155.91	\$188.88	\$207.68	\$232.05	\$254.29	\$271.77	\$317.87
64	\$169.46	\$205.97	\$226.39	\$250.98	\$275.04	\$293.98	\$343.82
65	\$183.27	\$223.55	\$245.55	\$270.22	\$296.13	\$316.48	\$370.15
66	\$207.03	\$253.29	\$277.90	\$303.86	\$332.97	\$355.86	\$416.20
67	\$231.27	\$283.88	\$311.11	\$337.93	\$370.36	\$395.81	\$462.93
68	\$256.07	\$315.27	\$345.14	\$372.51	\$408.25	\$436.31	\$510.29
69	\$281.40	\$347.42	\$380.06	\$407.59	\$446.66	\$477.38	\$558.34
70	\$307.20	\$380.45	\$415.79	\$443.14	\$485.62	\$519.02	\$607.06
71	\$343.91	\$428.03	\$467.20	\$509.05	\$557.86	\$596.21	\$697.31
72	\$379.21	\$474.32	\$517.11	\$576.04	\$631.28	\$674.68	\$789.10
73	\$413.04	\$519.36	\$565.46	\$644.09	\$705.88	\$754.40	\$882.34
74	\$445.41	\$563.12	\$612.30	\$713.24	\$781.64	\$835.39	\$977.07
75	\$476.35	\$605.61	\$657.59	\$783.47	\$858.60	\$917.61	\$1,073.25
76	\$533.78	\$674.32	\$737.79	\$886.47	\$971.47	\$1,038.28	\$1,214.35
77	\$590.72	\$741.45	\$817.51	\$990.52	\$1,085.52	\$1,160.16	\$1,356.93
78	\$647.15	\$806.93	\$896.75	\$1,095.65	\$1,200.72	\$1,283.26	\$1,500.87
79	\$703.07	\$870.77	\$975.52	\$1,201.80	\$1,317.05	\$1,407.59	\$1,646.30
80	\$758.46	\$933.01	\$1,053.83	\$1,309.00	\$1,434.53	\$1,533.18	\$1,793.17
81	\$845.68	\$1,033.21	\$1,176.80	\$1,473.72	\$1,615.02	\$1,726.05	\$2,018.77
82	\$932.13	\$1,130.88	\$1,299.07	\$1,640.02	\$1,797.30	\$1,920.85	\$2,246.63
83	\$1,017.77	\$1,226.01	\$1,420.55	\$1,807.97	\$1,981.36	\$2,117.58	\$2,476.69
84	\$1,102.60	\$1,318.65	\$1,541.33	\$1,977.58	\$2,167.20	\$2,316.21	\$2,709.01
85	\$1,186.64	\$1,408.74	\$1,661.36	\$2,148.79	\$2,354.83	\$2,516.73	\$2,943.52
86	\$1,339.23	\$1,589.93	\$1,874.99	\$2,437.36	\$2,671.09	\$2,854.72	\$3,338.86
87	\$1,488.49	\$1,767.15	\$2,084.01	\$2,722.94	\$2,984.04	\$3,189.20	\$3,730.05
88	\$1,634.45	\$1,940.41	\$2,288.36	\$3,005.51	\$3,293.70	\$3,520.14	\$4,117.13
89	\$1,777.08	\$2,109.75	\$2,488.05	\$3,285.07	\$3,600.07	\$3,847.58	\$4,500.07
90	\$1,916.39	\$2,275.15	\$2,683.09	\$3,561.62	\$3,903.14	\$4,171.47	\$4,878.92
91	\$2,052.38	\$2,436.60	\$2,873.50	\$3,835.15	\$4,202.90	\$4,491.84	\$5,253.63
92	\$2,185.05	\$2,594.09	\$3,059.21	\$4,105.68	\$4,499.39	\$4,808.72	\$5,624.23
93	\$2,314.39	\$2,747.62	\$3,240.30	\$4,373.21	\$4,792.55	\$5,122.04	\$5,990.70
94	\$2,440.41	\$2,897.26	\$3,416.75	\$4,637.72	\$5,082.45	\$5,431.87	\$6,353.06
95	\$2,563.11	\$3,042.92	\$3,588.52	\$4,899.23	\$5,369.03	\$5,738.13	\$6,711.27
96	\$2,755.34	\$3,271.13	\$3,857.66	\$5,266.67	\$5,771.72	\$6,168.50	\$7,214.62
97	\$2,947.58	\$3,499.36	\$4,126.80	\$5,634.10	\$6,174.37	\$6,598.86	\$7,717.97
98	\$3,139.81	\$3,727.57	\$4,395.94	\$6,001.56	\$6,577.06	\$7,029.22	\$8,221.32
99	\$3,332.05	\$3,955.80	\$4,665.06	\$6,369.01	\$6,979.73	\$7,459.58	\$8,724.65

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100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$45.71	\$53.57	\$59.15	\$63.12	\$69.17	\$73.93	\$86.45
31	\$46.60	\$54.62	\$60.29	\$64.36	\$70.51	\$75.36	\$88.16
32	\$47.51	\$55.67	\$61.48	\$65.59	\$71.89	\$76.82	\$89.87
33	\$48.41	\$56.74	\$62.66	\$66.87	\$73.26	\$78.30	\$91.58
34	\$49.35	\$57.79	\$63.85	\$68.11	\$74.65	\$79.78	\$93.32
35	\$50.27	\$58.91	\$65.05	\$69.41	\$76.05	\$81.27	\$95.06
36	\$51.23	\$60.00	\$66.26	\$70.70	\$77.49	\$82.81	\$96.85
37	\$52.14	\$61.11	\$67.47	\$71.99	\$78.91	\$84.31	\$98.62
38	\$53.13	\$62.24	\$68.72	\$73.32	\$80.33	\$85.86	\$100.43
39	\$54.07	\$63.34	\$69.95	\$74.64	\$81.81	\$87.42	\$102.25
40	\$55.02	\$64.46	\$71.20	\$75.97	\$83.25	\$88.98	\$104.08
41	\$56.86	\$66.62	\$73.57	\$78.50	\$86.04	\$91.94	\$107.53
42	\$58.72	\$68.80	\$75.93	\$81.06	\$88.85	\$94.93	\$111.04
43	\$60.59	\$70.98	\$78.34	\$83.64	\$91.66	\$97.95	\$114.56
44	\$62.45	\$73.18	\$80.77	\$86.24	\$94.52	\$101.02	\$118.13
45	\$64.37	\$75.44	\$83.24	\$88.87	\$97.38	\$104.11	\$121.75
46	\$66.62	\$78.06	\$86.12	\$92.00	\$100.79	\$107.73	\$125.98
47	\$68.86	\$80.72	\$89.04	\$95.11	\$104.22	\$111.38	\$130.25
48	\$71.16	\$83.38	\$91.98	\$98.24	\$107.65	\$115.08	\$134.58
49	\$73.47	\$86.09	\$94.95	\$101.41	\$111.14	\$118.81	\$138.96
50	\$75.80	\$88.83	\$97.95	\$104.67	\$114.67	\$122.58	\$143.35
51	\$80.87	\$95.01	\$104.76	\$112.92	\$123.76	\$132.28	\$154.70
52	\$86.06	\$101.41	\$111.78	\$121.52	\$133.17	\$142.32	\$166.44
53	\$91.44	\$108.00	\$118.99	\$130.40	\$142.93	\$152.75	\$178.65
54	\$96.99	\$114.81	\$126.49	\$139.62	\$153.03	\$163.55	\$191.28
55	\$102.67	\$121.81	\$134.15	\$149.14	\$163.45	\$174.70	\$204.31
56	\$110.63	\$131.57	\$144.85	\$162.14	\$177.68	\$189.91	\$222.12
57	\$118.87	\$141.66	\$155.90	\$175.63	\$192.47	\$205.69	\$240.58
58	\$127.34	\$152.06	\$167.31	\$189.62	\$207.80	\$222.08	\$259.75
59	\$136.09	\$162.81	\$179.06	\$204.11	\$223.70	\$239.08	\$279.63
60	\$145.05	\$173.84	\$191.15	\$219.13	\$240.14	\$256.65	\$300.17
61	\$158.32	\$190.43	\$209.31	\$237.92	\$260.75	\$278.66	\$325.92
62	\$171.85	\$207.47	\$227.90	\$257.02	\$281.67	\$301.03	\$352.08
63	\$185.69	\$224.98	\$247.00	\$276.36	\$302.86	\$323.68	\$378.57
64	\$199.83	\$242.89	\$266.55	\$295.98	\$324.36	\$346.65	\$405.45
65	\$214.23	\$261.30	\$286.61	\$315.88	\$346.16	\$369.95	\$432.70
66	\$238.57	\$291.88	\$319.88	\$350.13	\$383.72	\$410.08	\$479.61
67	\$263.42	\$323.30	\$354.01	\$384.85	\$421.78	\$450.78	\$527.23
68	\$288.78	\$355.53	\$388.98	\$420.10	\$460.39	\$492.02	\$575.49
69	\$314.67	\$388.54	\$424.83	\$455.83	\$499.53	\$533.88	\$624.42
70	\$341.10	\$422.41	\$461.51	\$492.01	\$539.19	\$576.27	\$674.01
71	\$377.34	\$469.62	\$512.42	\$558.51	\$612.07	\$654.16	\$765.08
72	\$412.16	\$515.53	\$561.83	\$626.09	\$686.12	\$733.30	\$857.63
73	\$445.49	\$560.17	\$609.72	\$694.70	\$761.36	\$813.69	\$951.68
74	\$477.38	\$603.54	\$656.03	\$764.43	\$837.74	\$895.34	\$1,047.20
75	\$507.83	\$645.64	\$700.84	\$835.26	\$915.35	\$978.28	\$1,144.19
76	\$564.72	\$713.41	\$780.30	\$937.83	\$1,027.75	\$1,098.45	\$1,284.70
77	\$621.11	\$779.55	\$859.28	\$1,041.46	\$1,141.33	\$1,219.79	\$1,426.68
78	\$676.97	\$844.10	\$937.82	\$1,146.12	\$1,256.04	\$1,342.38	\$1,570.03
79	\$732.34	\$907.04	\$1,015.87	\$1,251.83	\$1,371.87	\$1,466.20	\$1,714.83
80	\$787.16	\$968.35	\$1,093.48	\$1,358.59	\$1,488.85	\$1,591.23	\$1,861.07
81	\$877.70	\$1,072.34	\$1,221.08	\$1,529.53	\$1,676.18	\$1,791.41	\$2,095.22
82	\$967.42	\$1,173.72	\$1,347.94	\$1,702.13	\$1,865.36	\$1,993.58	\$2,331.70
83	\$1,056.30	\$1,272.44	\$1,474.01	\$1,876.43	\$2,056.38	\$2,197.76	\$2,570.46
84	\$1,144.35	\$1,368.59	\$1,599.30	\$2,052.46	\$2,249.27	\$2,403.91	\$2,811.58
85	\$1,231.57	\$1,462.10	\$1,723.84	\$2,230.15	\$2,444.00	\$2,612.03	\$3,054.99
86	\$1,389.95	\$1,650.15	\$1,945.55	\$2,529.64	\$2,772.23	\$2,962.81	\$3,465.31
87	\$1,544.86	\$1,834.07	\$2,162.42	\$2,826.07	\$3,097.04	\$3,309.95	\$3,871.27
88	\$1,696.34	\$2,013.89	\$2,374.43	\$3,119.33	\$3,418.43	\$3,653.45	\$4,273.02
89	\$1,844.38	\$2,189.66	\$2,581.65	\$3,409.46	\$3,736.40	\$3,993.28	\$4,670.49
90	\$1,988.98	\$2,361.30	\$2,784.02	\$3,696.48	\$4,050.95	\$4,329.42	\$5,063.66
91	\$2,130.11	\$2,528.84	\$2,981.58	\$3,980.38	\$4,362.05	\$4,661.95	\$5,452.57
92	\$2,267.79	\$2,692.31	\$3,174.31	\$4,261.15	\$4,669.75	\$4,990.81	\$5,837.20
93	\$2,402.02	\$2,851.67	\$3,362.20	\$4,538.82	\$4,974.03	\$5,315.98	\$6,217.55
94	\$2,532.84	\$3,006.98	\$3,545.27	\$4,813.34	\$5,274.89	\$5,637.53	\$6,593.62
95	\$2,660.16	\$3,158.15	\$3,723.53	\$5,084.75	\$5,572.33	\$5,955.40	\$6,965.40
96	\$2,859.67	\$3,395.00	\$4,002.78	\$5,466.09	\$5,990.27	\$6,402.07	\$7,487.80
97	\$3,059.19	\$3,631.87	\$4,282.05	\$5,847.45	\$6,408.15	\$6,848.74	\$8,010.24
98	\$3,258.70	\$3,868.72	\$4,561.31	\$6,228.81	\$6,826.08	\$7,295.41	\$8,532.61
99	\$3,458.22	\$4,105.61	\$4,840.56	\$6,610.16	\$7,244.03	\$7,742.04	\$9,055.02

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$45.18	\$56.22	\$62.51	\$67.30	\$73.75	\$78.82	\$92.20
31	\$45.73	\$56.92	\$63.28	\$68.12	\$74.65	\$79.77	\$93.32
32	\$46.28	\$57.63	\$64.06	\$68.95	\$75.57	\$80.76	\$94.46
33	\$46.83	\$58.32	\$64.83	\$69.79	\$76.49	\$81.73	\$95.60
34	\$47.41	\$59.01	\$65.61	\$70.64	\$77.41	\$82.71	\$96.75
35	\$47.96	\$59.70	\$66.37	\$71.45	\$78.30	\$83.69	\$97.88
36	\$48.52	\$60.41	\$67.13	\$72.29	\$79.21	\$84.65	\$99.02
37	\$49.08	\$61.10	\$67.93	\$73.11	\$80.13	\$85.64	\$100.15
38	\$49.64	\$61.79	\$68.68	\$73.94	\$81.04	\$86.61	\$101.31
39	\$50.18	\$62.48	\$69.47	\$74.78	\$81.96	\$87.57	\$102.44
40	\$50.77	\$63.19	\$70.23	\$75.63	\$82.86	\$88.56	\$103.57
41	\$51.76	\$64.44	\$71.62	\$77.10	\$84.50	\$90.32	\$105.64
42	\$52.76	\$65.68	\$73.00	\$78.60	\$86.14	\$92.07	\$107.67
43	\$53.77	\$66.94	\$74.38	\$80.09	\$87.79	\$93.84	\$109.73
44	\$54.76	\$68.19	\$75.76	\$81.60	\$89.43	\$95.56	\$111.79
45	\$55.76	\$69.44	\$77.13	\$83.10	\$91.07	\$97.33	\$113.83
46	\$57.25	\$71.26	\$79.15	\$85.29	\$93.47	\$99.88	\$116.83
47	\$58.71	\$73.09	\$81.17	\$87.47	\$95.86	\$102.45	\$119.83
48	\$60.18	\$74.93	\$83.18	\$89.66	\$98.27	\$105.02	\$122.83
49	\$61.66	\$76.76	\$85.20	\$91.87	\$100.66	\$107.58	\$125.83
50	\$63.13	\$78.58	\$87.20	\$94.05	\$103.07	\$110.15	\$128.83
51	\$65.85	\$81.97	\$90.98	\$98.11	\$107.52	\$114.90	\$134.40
52	\$68.58	\$85.36	\$94.78	\$102.17	\$111.96	\$119.65	\$139.95
53	\$71.30	\$88.77	\$98.56	\$106.21	\$116.41	\$124.41	\$145.52
54	\$74.02	\$92.15	\$102.35	\$110.29	\$120.86	\$129.19	\$151.07
55	\$76.76	\$95.55	\$106.14	\$114.35	\$125.32	\$133.94	\$156.65
56	\$82.01	\$102.10	\$113.31	\$122.17	\$133.90	\$143.12	\$167.38
57	\$87.28	\$108.64	\$120.50	\$130.01	\$142.48	\$152.29	\$178.11
58	\$92.53	\$115.19	\$127.68	\$137.86	\$151.07	\$161.46	\$188.84
59	\$97.80	\$121.75	\$134.87	\$145.70	\$159.67	\$170.64	\$199.58
60	\$103.04	\$128.29	\$142.05	\$153.53	\$168.25	\$179.81	\$210.30
61	\$114.66	\$142.75	\$158.19	\$170.83	\$187.22	\$200.10	\$234.02
62	\$126.27	\$157.22	\$174.32	\$188.16	\$206.18	\$220.36	\$257.73
63	\$137.91	\$171.68	\$190.47	\$205.46	\$225.16	\$240.63	\$281.45
64	\$149.52	\$186.14	\$206.59	\$222.77	\$244.12	\$260.92	\$305.17
65	\$161.15	\$200.61	\$222.74	\$240.08	\$263.10	\$281.19	\$328.87
66	\$184.00	\$229.04	\$254.07	\$274.08	\$300.39	\$321.02	\$375.46
67	\$206.81	\$257.45	\$285.40	\$308.12	\$337.65	\$360.88	\$422.07
68	\$229.65	\$285.88	\$316.73	\$342.14	\$374.94	\$400.71	\$468.67
69	\$252.49	\$314.31	\$348.06	\$376.15	\$412.20	\$440.56	\$515.28
70	\$275.31	\$342.75	\$379.39	\$410.16	\$449.49	\$480.39	\$561.87
71	\$320.25	\$398.67	\$441.16	\$477.10	\$522.85	\$558.79	\$653.57
72	\$365.17	\$454.60	\$502.95	\$544.04	\$596.22	\$637.19	\$745.27
73	\$410.12	\$510.55	\$564.75	\$610.99	\$669.56	\$715.61	\$836.96
74	\$455.04	\$566.48	\$626.54	\$677.93	\$742.93	\$794.02	\$928.66
75	\$499.98	\$622.42	\$688.34	\$744.88	\$816.29	\$872.41	\$1,020.35
76	\$574.80	\$715.59	\$790.92	\$856.36	\$938.48	\$1,003.00	\$1,173.10
77	\$649.66	\$808.74	\$893.51	\$967.87	\$1,060.65	\$1,133.58	\$1,325.84
78	\$724.51	\$901.93	\$996.10	\$1,079.37	\$1,182.86	\$1,264.18	\$1,478.57
79	\$799.34	\$995.11	\$1,098.69	\$1,190.85	\$1,305.04	\$1,394.77	\$1,631.31
80	\$874.19	\$1,088.27	\$1,201.27	\$1,302.36	\$1,427.23	\$1,525.38	\$1,784.06
81	\$979.09	\$1,218.86	\$1,345.43	\$1,458.65	\$1,598.52	\$1,708.41	\$1,998.14
82	\$1,083.99	\$1,349.45	\$1,489.58	\$1,614.93	\$1,769.79	\$1,891.45	\$2,212.22
83	\$1,188.90	\$1,480.06	\$1,633.71	\$1,771.21	\$1,941.05	\$2,074.50	\$2,426.32
84	\$1,293.80	\$1,610.65	\$1,777.88	\$1,927.49	\$2,112.31	\$2,257.54	\$2,640.38
85	\$1,398.69	\$1,741.23	\$1,922.04	\$2,083.76	\$2,283.58	\$2,440.57	\$2,854.48
86	\$1,594.52	\$1,985.01	\$2,191.11	\$2,375.49	\$2,603.28	\$2,782.25	\$3,254.10
87	\$1,790.33	\$2,228.77	\$2,460.21	\$2,667.21	\$2,923.01	\$3,123.96	\$3,653.73
88	\$1,986.14	\$2,472.56	\$2,729.29	\$2,958.96	\$3,242.71	\$3,465.64	\$4,053.37
89	\$2,181.97	\$2,716.33	\$2,998.37	\$3,250.69	\$3,562.41	\$3,807.32	\$4,452.98
90	\$2,377.79	\$2,960.08	\$3,267.46	\$3,542.41	\$3,882.11	\$4,149.00	\$4,852.63
91	\$2,573.60	\$3,203.87	\$3,536.54	\$3,834.15	\$4,201.81	\$4,490.67	\$5,252.25
92	\$2,769.41	\$3,447.65	\$3,805.63	\$4,125.86	\$4,521.50	\$4,832.35	\$5,651.87
93	\$2,965.24	\$3,691.43	\$4,074.71	\$4,417.59	\$4,841.20	\$5,174.03	\$6,051.50
94	\$3,161.04	\$3,935.20	\$4,343.79	\$4,709.33	\$5,160.90	\$5,515.73	\$6,451.13
95	\$3,356.87	\$4,178.96	\$4,612.89	\$5,001.05	\$5,480.60	\$5,857.41	\$6,850.75
96	\$3,608.64	\$4,492.38	\$4,958.85	\$5,376.12	\$5,891.65	\$6,296.70	\$7,364.56
97	\$3,860.41	\$4,805.82	\$5,304.81	\$5,751.21	\$6,302.70	\$6,736.02	\$7,878.37
98	\$4,112.18	\$5,119.22	\$5,650.78	\$6,126.28	\$6,713.75	\$7,175.31	\$8,392.19
99	\$4,363.94	\$5,432.64	\$5,996.74	\$6,501.36	\$7,124.78	\$7,614.61	\$8,905.99

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$72.27	\$89.95	\$99.57	\$107.66	\$118.00	\$126.11	\$147.49
31	\$73.17	\$91.08	\$100.77	\$109.00	\$119.45	\$127.65	\$149.31
32	\$74.05	\$92.20	\$102.01	\$110.32	\$120.93	\$129.22	\$151.14
33	\$74.95	\$93.30	\$103.24	\$111.68	\$122.38	\$130.78	\$152.96
34	\$75.84	\$94.43	\$104.50	\$113.00	\$123.83	\$132.35	\$154.80
35	\$76.74	\$95.53	\$105.70	\$114.32	\$125.27	\$133.90	\$156.60
36	\$77.65	\$96.66	\$106.95	\$115.65	\$126.74	\$135.46	\$158.43
37	\$78.52	\$97.75	\$108.18	\$116.98	\$128.21	\$137.02	\$160.24
38	\$79.41	\$98.86	\$109.37	\$118.32	\$129.65	\$138.57	\$162.08
39	\$80.30	\$99.97	\$110.65	\$119.66	\$131.12	\$140.13	\$163.92
40	\$81.22	\$101.09	\$111.85	\$120.99	\$132.57	\$141.68	\$165.71
41	\$83.38	\$103.80	\$114.83	\$124.21	\$136.12	\$145.47	\$170.15
42	\$85.55	\$106.49	\$117.78	\$127.43	\$139.64	\$149.24	\$174.55
43	\$87.69	\$109.17	\$120.74	\$130.64	\$143.18	\$153.03	\$178.98
44	\$89.85	\$111.88	\$123.71	\$133.88	\$146.73	\$156.81	\$183.41
45	\$92.02	\$114.56	\$126.65	\$137.12	\$150.25	\$160.60	\$187.82
46	\$94.97	\$118.23	\$130.72	\$141.50	\$155.05	\$165.72	\$193.81
47	\$97.91	\$121.89	\$134.80	\$145.85	\$159.84	\$170.84	\$199.82
48	\$100.85	\$125.56	\$138.85	\$150.22	\$164.65	\$175.95	\$205.81
49	\$103.80	\$129.19	\$142.92	\$154.62	\$169.46	\$181.10	\$211.80
50	\$106.73	\$132.85	\$146.98	\$159.00	\$174.24	\$186.24	\$217.80
51	\$111.82	\$139.20	\$153.96	\$166.60	\$182.57	\$195.13	\$228.24
52	\$116.93	\$145.57	\$160.95	\$174.19	\$190.92	\$204.02	\$238.63
53	\$122.04	\$151.95	\$167.93	\$181.80	\$199.23	\$212.95	\$249.06
54	\$127.13	\$158.29	\$174.91	\$189.43	\$207.58	\$221.86	\$259.45
55	\$132.24	\$164.65	\$181.90	\$197.01	\$215.91	\$230.75	\$269.90
56	\$140.91	\$175.42	\$193.77	\$209.90	\$230.06	\$245.86	\$287.57
57	\$149.56	\$186.20	\$205.65	\$222.83	\$244.20	\$260.99	\$305.23
58	\$158.23	\$196.97	\$217.53	\$235.74	\$258.31	\$276.11	\$322.91
59	\$166.90	\$207.76	\$229.41	\$248.65	\$272.48	\$291.22	\$340.60
60	\$175.55	\$218.55	\$241.28	\$261.55	\$286.63	\$306.32	\$358.26
61	\$192.03	\$239.06	\$264.06	\$286.11	\$313.54	\$335.10	\$391.93
62	\$208.52	\$259.61	\$286.82	\$310.70	\$340.47	\$363.87	\$425.58
63	\$225.04	\$280.14	\$309.59	\$335.25	\$367.38	\$392.67	\$459.25
64	\$241.51	\$300.66	\$332.33	\$359.81	\$394.31	\$421.44	\$492.91
65	\$258.02	\$321.19	\$355.12	\$384.39	\$421.25	\$450.20	\$526.55
66	\$287.90	\$358.40	\$396.03	\$428.90	\$470.05	\$502.37	\$587.54
67	\$317.78	\$395.61	\$436.95	\$473.46	\$518.83	\$554.52	\$648.56
68	\$347.69	\$432.82	\$477.88	\$517.98	\$567.66	\$606.68	\$709.55
69	\$377.57	\$470.03	\$518.79	\$562.50	\$616.43	\$658.84	\$770.57
70	\$407.48	\$507.26	\$559.71	\$607.06	\$665.24	\$710.98	\$831.56
71	\$464.02	\$577.64	\$637.38	\$691.29	\$757.58	\$809.66	\$946.97
72	\$520.57	\$648.06	\$715.07	\$775.56	\$849.91	\$908.34	\$1,062.39
73	\$577.12	\$718.45	\$792.77	\$859.79	\$942.23	\$1,007.02	\$1,177.79
74	\$633.68	\$788.85	\$870.46	\$944.05	\$1,034.55	\$1,105.69	\$1,293.21
75	\$690.22	\$859.26	\$948.16	\$1,028.30	\$1,126.89	\$1,204.37	\$1,408.61
76	\$776.82	\$967.09	\$1,066.89	\$1,157.34	\$1,268.30	\$1,355.51	\$1,585.39
77	\$863.46	\$1,074.89	\$1,185.62	\$1,286.39	\$1,409.71	\$1,506.64	\$1,762.16
78	\$950.07	\$1,182.74	\$1,304.34	\$1,415.41	\$1,551.13	\$1,657.76	\$1,938.91
79	\$1,036.69	\$1,290.56	\$1,423.07	\$1,544.45	\$1,692.55	\$1,808.92	\$2,115.68
80	\$1,123.30	\$1,398.40	\$1,541.78	\$1,673.50	\$1,833.95	\$1,960.06	\$2,292.46
81	\$1,258.11	\$1,566.21	\$1,726.80	\$1,874.31	\$2,054.05	\$2,195.25	\$2,567.55
82	\$1,392.89	\$1,734.01	\$1,911.81	\$2,075.13	\$2,274.11	\$2,430.46	\$2,842.65
83	\$1,527.71	\$1,901.83	\$2,096.82	\$2,275.94	\$2,494.20	\$2,665.67	\$3,117.75
84	\$1,662.49	\$2,069.64	\$2,281.84	\$2,476.75	\$2,714.27	\$2,900.87	\$3,392.83
85	\$1,797.29	\$2,237.42	\$2,466.87	\$2,677.59	\$2,934.34	\$3,136.09	\$3,667.92
86	\$2,048.90	\$2,550.69	\$2,812.23	\$3,052.45	\$3,345.15	\$3,575.11	\$4,181.44
87	\$2,300.53	\$2,863.90	\$3,157.58	\$3,427.32	\$3,755.97	\$4,014.18	\$4,694.93
88	\$2,552.13	\$3,177.16	\$3,502.94	\$3,802.18	\$4,166.78	\$4,453.24	\$5,208.46
89	\$2,803.76	\$3,490.39	\$3,848.30	\$4,177.04	\$4,577.58	\$4,892.29	\$5,721.96
90	\$3,055.38	\$3,803.63	\$4,193.66	\$4,551.90	\$4,988.39	\$5,331.35	\$6,235.48
91	\$3,306.99	\$4,116.88	\$4,539.02	\$4,926.78	\$5,399.19	\$5,770.38	\$6,749.00
92	\$3,558.63	\$4,430.13	\$4,884.36	\$5,301.63	\$5,810.00	\$6,209.45	\$7,262.52
93	\$3,810.25	\$4,743.37	\$5,229.73	\$5,676.49	\$6,220.80	\$6,648.50	\$7,776.00
94	\$4,061.87	\$5,056.62	\$5,575.08	\$6,051.37	\$6,631.61	\$7,087.54	\$8,289.51
95	\$4,313.48	\$5,369.86	\$5,920.46	\$6,426.22	\$7,042.40	\$7,526.60	\$8,803.03
96	\$4,637.00	\$5,772.58	\$6,364.50	\$6,908.18	\$7,570.60	\$8,091.09	\$9,463.26
97	\$4,960.51	\$6,175.34	\$6,808.51	\$7,390.17	\$8,098.79	\$8,655.59	\$10,123.48
98	\$5,284.01	\$6,578.06	\$7,252.56	\$7,872.11	\$8,626.99	\$9,220.07	\$10,783.73
99	\$5,607.53	\$6,980.80	\$7,696.59	\$8,354.06	\$9,155.14	\$9,784.55	\$11,443.93

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$98.35	\$122.40	\$135.21	\$146.51	\$160.56	\$171.60	\$200.71
31	\$99.55	\$123.94	\$136.88	\$148.31	\$162.53	\$173.70	\$203.17
32	\$100.77	\$125.45	\$138.54	\$150.13	\$164.53	\$175.83	\$205.65
33	\$101.97	\$126.96	\$140.22	\$151.95	\$166.51	\$177.94	\$208.13
34	\$103.21	\$128.48	\$141.90	\$153.75	\$168.50	\$180.09	\$210.62
35	\$104.42	\$129.99	\$143.56	\$155.55	\$170.46	\$182.19	\$213.10
36	\$105.64	\$131.52	\$145.21	\$157.37	\$172.46	\$184.32	\$215.57
37	\$106.85	\$133.01	\$146.90	\$159.18	\$174.45	\$186.43	\$218.04
38	\$108.06	\$134.54	\$148.57	\$160.99	\$176.43	\$188.57	\$220.55
39	\$109.27	\$136.04	\$150.23	\$162.81	\$178.41	\$190.67	\$223.02
40	\$110.51	\$137.54	\$151.91	\$164.63	\$180.39	\$192.80	\$225.49
41	\$113.43	\$141.20	\$155.90	\$168.97	\$185.17	\$197.90	\$231.47
42	\$116.35	\$144.83	\$159.89	\$173.31	\$189.94	\$202.99	\$237.41
43	\$119.26	\$148.45	\$163.87	\$177.65	\$194.70	\$208.08	\$243.37
44	\$122.17	\$152.09	\$167.86	\$182.03	\$199.45	\$213.17	\$249.33
45	\$125.09	\$155.72	\$171.83	\$186.35	\$204.24	\$218.29	\$255.27
46	\$128.61	\$160.10	\$176.65	\$191.60	\$209.96	\$224.41	\$262.46
47	\$132.12	\$164.46	\$181.47	\$196.84	\$215.72	\$230.55	\$269.64
48	\$135.65	\$168.87	\$186.28	\$202.07	\$221.48	\$236.69	\$276.84
49	\$139.17	\$173.25	\$191.11	\$207.34	\$227.22	\$242.85	\$284.02
50	\$142.67	\$177.64	\$195.90	\$212.57	\$232.96	\$248.99	\$291.20
51	\$148.42	\$184.78	\$203.79	\$221.12	\$242.33	\$259.00	\$302.93
52	\$154.18	\$191.90	\$211.70	\$229.67	\$251.69	\$269.01	\$314.63
53	\$159.93	\$199.10	\$219.57	\$238.24	\$261.08	\$279.03	\$326.36
54	\$165.66	\$206.21	\$227.47	\$246.80	\$270.46	\$289.05	\$338.06
55	\$171.40	\$213.36	\$235.36	\$255.36	\$279.82	\$299.06	\$349.79
56	\$180.64	\$224.87	\$248.02	\$269.11	\$294.92	\$315.22	\$368.65
57	\$189.89	\$236.39	\$260.69	\$282.89	\$310.02	\$331.33	\$387.51
58	\$199.12	\$247.89	\$273.36	\$296.67	\$325.07	\$347.44	\$406.37
59	\$208.36	\$259.39	\$286.03	\$310.42	\$340.19	\$363.59	\$425.23
60	\$217.61	\$270.89	\$298.70	\$324.18	\$355.29	\$379.69	\$444.08
61	\$234.40	\$291.80	\$321.85	\$349.23	\$382.68	\$409.02	\$478.38
62	\$251.19	\$312.71	\$345.02	\$374.26	\$410.13	\$438.31	\$512.66
63	\$268.03	\$333.65	\$368.18	\$399.30	\$437.56	\$467.65	\$546.95
64	\$284.80	\$354.56	\$391.33	\$424.29	\$465.00	\$496.97	\$581.25
65	\$301.62	\$375.46	\$414.49	\$449.35	\$492.43	\$526.28	\$615.53
66	\$331.79	\$413.01	\$455.85	\$494.27	\$541.67	\$578.91	\$677.07
67	\$361.93	\$450.56	\$497.20	\$539.19	\$590.92	\$631.53	\$738.63
68	\$392.09	\$488.11	\$538.55	\$584.15	\$640.15	\$684.18	\$800.19
69	\$422.26	\$525.65	\$579.91	\$629.06	\$689.38	\$736.78	\$861.75
70	\$452.41	\$563.23	\$621.26	\$674.01	\$738.64	\$789.42	\$923.29
71	\$509.09	\$633.77	\$699.09	\$758.47	\$831.19	\$888.34	\$1,038.98
72	\$565.78	\$704.34	\$776.94	\$842.91	\$923.72	\$987.23	\$1,154.68
73	\$622.47	\$774.91	\$854.80	\$927.35	\$1,016.30	\$1,086.15	\$1,270.37
74	\$679.16	\$845.49	\$932.65	\$1,011.82	\$1,108.83	\$1,185.08	\$1,386.04
75	\$735.86	\$916.06	\$1,010.51	\$1,096.29	\$1,201.38	\$1,283.99	\$1,501.73
76	\$821.83	\$1,023.12	\$1,128.36	\$1,224.40	\$1,341.78	\$1,434.05	\$1,677.24
77	\$907.85	\$1,130.16	\$1,246.22	\$1,352.52	\$1,482.19	\$1,584.10	\$1,852.74
78	\$993.84	\$1,237.23	\$1,364.08	\$1,480.62	\$1,622.59	\$1,734.15	\$2,028.24
79	\$1,079.85	\$1,344.29	\$1,481.93	\$1,608.73	\$1,762.99	\$1,884.21	\$2,203.76
80	\$1,165.84	\$1,451.36	\$1,599.79	\$1,736.86	\$1,903.40	\$2,034.28	\$2,379.27
81	\$1,305.73	\$1,625.50	\$1,791.77	\$1,945.29	\$2,131.85	\$2,278.38	\$2,664.77
82	\$1,445.65	\$1,799.68	\$1,983.74	\$2,153.71	\$2,360.22	\$2,522.49	\$2,950.29
83	\$1,585.54	\$1,973.84	\$2,175.69	\$2,362.14	\$2,588.65	\$2,766.61	\$3,235.80
84	\$1,725.44	\$2,148.02	\$2,367.68	\$2,570.54	\$2,817.03	\$3,010.72	\$3,521.31
85	\$1,865.33	\$2,322.15	\$2,559.66	\$2,778.97	\$3,045.47	\$3,254.83	\$3,806.81
86	\$2,126.48	\$2,647.26	\$2,918.01	\$3,168.02	\$3,471.84	\$3,710.49	\$4,339.77
87	\$2,387.65	\$2,972.35	\$3,276.37	\$3,557.09	\$3,898.20	\$4,166.18	\$4,872.72
88	\$2,648.78	\$3,297.46	\$3,634.71	\$3,946.13	\$4,324.57	\$4,621.87	\$5,405.68
89	\$2,909.94	\$3,622.57	\$3,993.07	\$4,335.20	\$4,750.92	\$5,077.55	\$5,938.64
90	\$3,171.10	\$3,947.68	\$4,351.42	\$4,724.25	\$5,177.29	\$5,533.21	\$6,471.60
91	\$3,432.22	\$4,272.76	\$4,709.78	\$5,113.32	\$5,603.65	\$5,988.90	\$7,004.53
92	\$3,693.37	\$4,597.88	\$5,068.11	\$5,502.36	\$6,030.00	\$6,444.56	\$7,537.51
93	\$3,954.53	\$4,922.99	\$5,426.48	\$5,891.44	\$6,456.36	\$6,900.24	\$8,070.44
94	\$4,215.67	\$5,248.09	\$5,784.82	\$6,280.49	\$6,882.73	\$7,355.93	\$8,603.41
95	\$4,476.82	\$5,573.17	\$6,143.20	\$6,669.56	\$7,309.07	\$7,811.60	\$9,136.36
96	\$4,812.58	\$5,991.16	\$6,603.94	\$7,169.76	\$7,857.26	\$8,397.46	\$9,821.60
97	\$5,148.35	\$6,409.16	\$7,064.66	\$7,669.99	\$8,405.47	\$8,983.34	\$10,506.82
98	\$5,484.10	\$6,827.14	\$7,525.38	\$8,170.19	\$8,953.65	\$9,569.21	\$11,192.05
99	\$5,819.87	\$7,245.13	\$7,986.13	\$8,670.42	\$9,501.82	\$10,155.05	\$11,877.26

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$41.73	\$51.95	\$57.77	\$62.16	\$68.12	\$72.82	\$85.16
31	\$42.23	\$52.61	\$58.48	\$62.94	\$68.97	\$73.70	\$86.21
32	\$42.75	\$53.23	\$59.18	\$63.70	\$69.81	\$74.61	\$87.26
33	\$43.28	\$53.88	\$59.93	\$64.47	\$70.65	\$75.50	\$88.32
34	\$43.79	\$54.50	\$60.63	\$65.24	\$71.50	\$76.42	\$89.38
35	\$44.31	\$55.15	\$61.34	\$66.01	\$72.34	\$77.31	\$90.42
36	\$44.81	\$55.80	\$62.05	\$66.79	\$73.17	\$78.21	\$91.49
37	\$45.33	\$56.45	\$62.75	\$67.55	\$74.02	\$79.11	\$92.53
38	\$45.85	\$57.07	\$63.50	\$68.32	\$74.87	\$80.02	\$93.58
39	\$46.36	\$57.72	\$64.20	\$69.10	\$75.71	\$80.91	\$94.64
40	\$46.89	\$58.38	\$64.91	\$69.86	\$76.56	\$81.81	\$95.69
41	\$47.82	\$59.52	\$66.22	\$71.24	\$78.07	\$83.43	\$97.57
42	\$48.75	\$60.69	\$67.50	\$72.62	\$79.59	\$85.05	\$99.47
43	\$49.68	\$61.82	\$68.81	\$74.00	\$81.08	\$86.67	\$101.37
44	\$50.60	\$62.99	\$70.12	\$75.39	\$82.62	\$88.30	\$103.25
45	\$51.53	\$64.13	\$71.42	\$76.76	\$84.12	\$89.90	\$105.16
46	\$52.88	\$65.84	\$73.27	\$78.77	\$86.33	\$92.27	\$107.91
47	\$54.24	\$67.50	\$75.12	\$80.79	\$88.54	\$94.64	\$110.68
48	\$55.60	\$69.20	\$76.98	\$82.82	\$90.75	\$97.00	\$113.44
49	\$56.93	\$70.89	\$78.83	\$84.83	\$92.96	\$99.35	\$116.21
50	\$58.30	\$72.56	\$80.69	\$86.85	\$95.17	\$101.72	\$118.97
51	\$60.80	\$75.71	\$84.17	\$90.59	\$99.27	\$106.11	\$124.09
52	\$63.33	\$78.83	\$87.64	\$94.33	\$103.38	\$110.48	\$129.22
53	\$65.84	\$81.96	\$91.11	\$98.07	\$107.47	\$114.89	\$134.35
54	\$68.34	\$85.08	\$94.57	\$101.83	\$111.59	\$119.26	\$139.48
55	\$70.88	\$88.21	\$98.04	\$105.56	\$115.69	\$123.63	\$144.61
56	\$75.71	\$94.23	\$104.69	\$112.78	\$123.59	\$132.09	\$154.48
57	\$80.53	\$100.24	\$111.32	\$119.97	\$131.47	\$140.50	\$164.35
58	\$85.36	\$106.26	\$117.94	\$127.17	\$139.37	\$148.95	\$174.21
59	\$90.19	\$112.27	\$124.57	\$134.37	\$147.25	\$157.37	\$184.08
60	\$95.03	\$118.28	\$131.19	\$141.57	\$155.15	\$165.82	\$193.93
61	\$105.84	\$131.76	\$146.18	\$157.67	\$172.77	\$184.68	\$215.98
62	\$116.63	\$145.20	\$161.18	\$173.76	\$190.43	\$203.53	\$238.05
63	\$127.44	\$158.66	\$176.18	\$189.86	\$208.08	\$222.37	\$260.09
64	\$138.25	\$172.11	\$191.17	\$205.97	\$225.74	\$241.24	\$282.16
65	\$149.07	\$185.57	\$206.17	\$222.09	\$243.37	\$260.09	\$304.21
66	\$170.28	\$211.99	\$235.24	\$253.67	\$278.00	\$297.10	\$347.50
67	\$191.49	\$238.38	\$264.32	\$285.27	\$312.61	\$334.13	\$390.77
68	\$212.70	\$264.78	\$293.40	\$316.87	\$347.27	\$371.14	\$434.07
69	\$233.91	\$291.19	\$322.48	\$348.46	\$381.89	\$408.15	\$477.35
70	\$255.11	\$317.59	\$351.56	\$380.07	\$416.51	\$445.12	\$520.64
71	\$296.83	\$369.53	\$408.97	\$442.21	\$484.62	\$517.96	\$605.79
72	\$338.57	\$421.46	\$466.39	\$504.39	\$552.76	\$590.74	\$690.93
73	\$380.28	\$473.40	\$523.79	\$566.54	\$620.86	\$663.55	\$776.08
74	\$422.00	\$525.35	\$581.21	\$628.68	\$688.99	\$736.35	\$861.23
75	\$463.71	\$577.29	\$638.61	\$690.86	\$757.10	\$809.14	\$946.38
76	\$533.28	\$663.88	\$734.02	\$794.49	\$870.68	\$930.54	\$1,088.35
77	\$602.85	\$750.49	\$829.43	\$898.12	\$984.26	\$1,051.92	\$1,230.32
78	\$672.41	\$837.09	\$924.84	\$1,001.75	\$1,097.81	\$1,173.29	\$1,372.28
79	\$741.97	\$923.69	\$1,020.25	\$1,105.40	\$1,211.39	\$1,294.70	\$1,514.25
80	\$811.55	\$1,010.30	\$1,115.65	\$1,209.04	\$1,324.96	\$1,416.05	\$1,656.21
81	\$908.93	\$1,131.53	\$1,249.53	\$1,354.13	\$1,483.96	\$1,585.99	\$1,854.96
82	\$1,006.30	\$1,252.76	\$1,383.40	\$1,499.21	\$1,642.95	\$1,755.92	\$2,053.70
83	\$1,103.69	\$1,374.00	\$1,517.28	\$1,644.29	\$1,801.96	\$1,925.84	\$2,252.45
84	\$1,201.10	\$1,495.23	\$1,651.16	\$1,789.37	\$1,960.96	\$2,095.76	\$2,451.19
85	\$1,298.47	\$1,616.46	\$1,785.05	\$1,934.47	\$2,119.95	\$2,265.70	\$2,649.93
86	\$1,480.25	\$1,842.77	\$2,034.94	\$2,205.28	\$2,416.75	\$2,582.90	\$3,020.94
87	\$1,662.05	\$2,069.07	\$2,284.84	\$2,476.11	\$2,713.53	\$2,900.10	\$3,391.93
88	\$1,843.83	\$2,295.38	\$2,534.76	\$2,746.92	\$3,010.34	\$3,217.30	\$3,762.89
89	\$2,025.61	\$2,521.69	\$2,784.67	\$3,017.75	\$3,307.11	\$3,534.50	\$4,133.89
90	\$2,207.40	\$2,747.99	\$3,034.56	\$3,288.56	\$3,603.92	\$3,851.67	\$4,504.89
91	\$2,389.18	\$2,974.30	\$3,284.47	\$3,559.40	\$3,900.71	\$4,168.87	\$4,875.89
92	\$2,570.96	\$3,200.59	\$3,534.37	\$3,830.21	\$4,197.49	\$4,486.07	\$5,246.89
93	\$2,752.76	\$3,426.91	\$3,784.30	\$4,101.05	\$4,494.30	\$4,803.27	\$5,617.85
94	\$2,934.54	\$3,653.22	\$4,034.20	\$4,371.86	\$4,791.09	\$5,120.48	\$5,988.85
95	\$3,116.32	\$3,879.49	\$4,284.09	\$4,642.70	\$5,087.87	\$5,437.68	\$6,359.85
96	\$3,350.04	\$4,170.48	\$4,605.39	\$4,990.89	\$5,469.46	\$5,845.48	\$6,836.84
97	\$3,583.77	\$4,461.43	\$4,926.72	\$5,339.10	\$5,851.07	\$6,253.32	\$7,313.83
98	\$3,817.49	\$4,752.38	\$5,248.01	\$5,687.31	\$6,232.66	\$6,661.15	\$7,790.82
99	\$4,051.22	\$5,043.36	\$5,569.32	\$6,035.49	\$6,614.24	\$7,068.97	\$8,267.80

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$66.77	\$83.13	\$92.01	\$99.47	\$109.00	\$116.50	\$136.23
31	\$67.58	\$84.16	\$93.15	\$100.71	\$110.34	\$117.94	\$137.93
32	\$68.41	\$85.17	\$94.27	\$101.93	\$111.70	\$119.38	\$139.63
33	\$69.25	\$86.20	\$95.44	\$103.17	\$113.05	\$120.82	\$141.29
34	\$70.05	\$87.21	\$96.56	\$104.37	\$114.39	\$122.27	\$143.01
35	\$70.89	\$88.22	\$97.70	\$105.60	\$115.74	\$123.69	\$144.68
36	\$71.70	\$89.29	\$98.83	\$106.85	\$117.09	\$125.15	\$146.37
37	\$72.53	\$90.30	\$99.96	\$108.07	\$118.42	\$126.59	\$148.05
38	\$73.37	\$91.31	\$101.12	\$109.29	\$119.78	\$128.02	\$149.72
39	\$74.20	\$92.37	\$102.24	\$110.53	\$121.14	\$129.47	\$151.42
40	\$75.01	\$93.41	\$103.38	\$111.76	\$122.49	\$130.89	\$153.09
41	\$76.99	\$95.86	\$106.15	\$114.72	\$125.74	\$134.36	\$157.14
42	\$79.00	\$98.35	\$108.88	\$117.71	\$128.99	\$137.84	\$161.22
43	\$81.00	\$100.82	\$111.66	\$120.65	\$132.22	\$141.31	\$165.29
44	\$82.97	\$103.29	\$114.43	\$123.62	\$135.50	\$144.81	\$169.34
45	\$84.97	\$105.79	\$117.19	\$126.60	\$138.73	\$148.26	\$173.42
46	\$87.70	\$109.19	\$120.90	\$130.66	\$143.18	\$153.04	\$178.97
47	\$90.41	\$112.56	\$124.59	\$134.72	\$147.63	\$157.78	\$184.54
48	\$93.17	\$115.95	\$128.31	\$138.77	\$152.09	\$162.56	\$190.10
49	\$95.87	\$119.36	\$132.01	\$142.83	\$156.53	\$167.29	\$195.68
50	\$98.60	\$122.74	\$135.74	\$146.89	\$160.99	\$172.05	\$201.23
51	\$103.30	\$128.60	\$142.17	\$153.90	\$168.65	\$180.27	\$210.81
52	\$108.00	\$134.44	\$148.60	\$160.89	\$176.33	\$188.45	\$220.40
53	\$112.71	\$140.29	\$155.03	\$167.88	\$183.98	\$196.67	\$229.99
54	\$117.41	\$146.14	\$161.45	\$174.91	\$191.67	\$204.85	\$239.59
55	\$122.12	\$151.99	\$167.88	\$181.89	\$199.34	\$213.03	\$249.17
56	\$130.11	\$161.96	\$178.91	\$193.82	\$212.41	\$227.02	\$265.51
57	\$138.11	\$171.92	\$189.92	\$205.74	\$225.47	\$240.97	\$281.85
58	\$146.10	\$181.90	\$200.92	\$217.67	\$238.55	\$254.93	\$298.19
59	\$154.11	\$191.86	\$211.94	\$229.60	\$251.61	\$268.89	\$314.53
60	\$162.11	\$201.80	\$222.93	\$241.52	\$264.69	\$282.88	\$330.85
61	\$177.39	\$220.87	\$244.04	\$264.31	\$289.64	\$309.56	\$362.06
62	\$192.72	\$239.90	\$265.14	\$287.07	\$314.59	\$336.26	\$393.28
63	\$207.99	\$258.94	\$286.27	\$309.88	\$339.60	\$362.92	\$424.46
64	\$223.28	\$277.98	\$307.38	\$332.67	\$364.54	\$389.63	\$455.69
65	\$238.58	\$297.03	\$328.48	\$355.44	\$389.52	\$416.28	\$486.90
66	\$266.34	\$331.57	\$366.52	\$396.79	\$434.83	\$464.70	\$543.52
67	\$294.08	\$366.09	\$404.55	\$438.11	\$480.10	\$513.13	\$600.13
68	\$321.82	\$400.63	\$442.59	\$479.45	\$525.42	\$561.54	\$656.76
69	\$349.55	\$435.17	\$480.63	\$520.76	\$570.72	\$609.96	\$713.38
70	\$377.31	\$469.69	\$518.65	\$562.10	\$616.00	\$658.35	\$770.01
71	\$429.80	\$535.07	\$590.80	\$640.33	\$701.74	\$749.99	\$877.19
72	\$482.34	\$600.43	\$662.93	\$718.58	\$787.47	\$841.58	\$984.33
73	\$534.83	\$665.81	\$735.04	\$796.80	\$873.21	\$933.24	\$1,091.50
74	\$587.35	\$731.17	\$807.19	\$875.00	\$958.94	\$1,024.86	\$1,198.67
75	\$639.85	\$796.55	\$879.30	\$953.26	\$1,044.67	\$1,116.47	\$1,305.82
76	\$720.39	\$896.80	\$989.70	\$1,073.23	\$1,176.14	\$1,257.00	\$1,470.18
77	\$800.93	\$997.05	\$1,100.09	\$1,193.20	\$1,307.61	\$1,397.50	\$1,634.52
78	\$881.44	\$1,097.31	\$1,210.51	\$1,313.14	\$1,439.07	\$1,538.02	\$1,798.85
79	\$961.96	\$1,197.54	\$1,320.91	\$1,433.13	\$1,570.55	\$1,678.54	\$1,963.21
80	\$1,042.50	\$1,297.78	\$1,431.31	\$1,553.08	\$1,702.01	\$1,819.02	\$2,127.52
81	\$1,167.60	\$1,453.53	\$1,603.06	\$1,739.46	\$1,906.28	\$2,037.31	\$2,382.84
82	\$1,292.69	\$1,609.25	\$1,774.82	\$1,925.85	\$2,110.50	\$2,255.61	\$2,638.13
83	\$1,417.79	\$1,765.00	\$1,946.57	\$2,112.22	\$2,314.75	\$2,473.88	\$2,893.44
84	\$1,542.90	\$1,920.74	\$2,118.34	\$2,298.56	\$2,519.00	\$2,692.17	\$3,148.73
85	\$1,667.99	\$2,076.47	\$2,290.10	\$2,484.95	\$2,723.23	\$2,910.45	\$3,404.03
86	\$1,901.49	\$2,367.17	\$2,610.70	\$2,832.84	\$3,104.49	\$3,317.93	\$3,880.61
87	\$2,135.02	\$2,657.87	\$2,931.31	\$3,180.74	\$3,485.72	\$3,725.38	\$4,357.17
88	\$2,368.53	\$2,948.59	\$3,251.93	\$3,528.63	\$3,866.98	\$4,132.86	\$4,833.72
89	\$2,602.05	\$3,239.29	\$3,572.55	\$3,876.52	\$4,248.24	\$4,540.32	\$5,310.30
90	\$2,835.56	\$3,529.99	\$3,893.14	\$4,224.40	\$4,629.51	\$4,947.77	\$5,786.87
91	\$3,069.08	\$3,820.70	\$4,213.77	\$4,572.30	\$5,010.76	\$5,355.22	\$6,263.43
92	\$3,302.60	\$4,111.40	\$4,534.37	\$4,920.20	\$5,392.00	\$5,762.70	\$6,740.01
93	\$3,536.12	\$4,402.11	\$4,855.01	\$5,268.09	\$5,773.26	\$6,170.16	\$7,216.56
94	\$3,769.63	\$4,692.82	\$5,175.62	\$5,615.98	\$6,154.52	\$6,577.62	\$7,693.12
95	\$4,003.16	\$4,983.50	\$5,496.22	\$5,963.88	\$6,535.75	\$6,985.09	\$8,169.71
96	\$4,303.38	\$5,357.29	\$5,908.42	\$6,411.16	\$7,025.95	\$7,508.97	\$8,782.44
97	\$4,603.64	\$5,731.04	\$6,320.66	\$6,858.48	\$7,516.11	\$8,032.85	\$9,395.15
98	\$4,903.86	\$6,104.79	\$6,732.87	\$7,305.76	\$8,006.30	\$8,556.75	\$10,007.87
99	\$5,204.11	\$6,478.57	\$7,145.08	\$7,753.04	\$8,496.48	\$9,080.61	\$10,620.60

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$90.86	\$113.11	\$125.03	\$135.35	\$148.34	\$158.55	\$185.40
31	\$91.97	\$114.52	\$126.56	\$137.04	\$150.18	\$160.49	\$187.72
32	\$93.10	\$115.90	\$128.09	\$138.68	\$152.00	\$162.45	\$190.00
33	\$94.21	\$117.31	\$129.67	\$140.37	\$153.84	\$164.42	\$192.28
34	\$95.33	\$118.67	\$131.20	\$142.04	\$155.67	\$166.38	\$194.59
35	\$96.47	\$120.07	\$132.73	\$143.71	\$157.49	\$168.31	\$196.87
36	\$97.59	\$121.50	\$134.29	\$145.41	\$159.32	\$170.31	\$199.16
37	\$98.73	\$122.91	\$135.83	\$147.07	\$161.16	\$172.25	\$201.47
38	\$99.86	\$124.29	\$137.38	\$148.73	\$162.99	\$174.20	\$203.76
39	\$100.95	\$125.68	\$138.93	\$150.42	\$164.86	\$176.16	\$206.05
40	\$102.08	\$127.10	\$140.48	\$152.10	\$166.68	\$178.12	\$208.34
41	\$104.80	\$130.44	\$144.19	\$156.12	\$171.08	\$182.84	\$213.85
42	\$107.51	\$133.83	\$147.88	\$160.16	\$175.51	\$187.59	\$219.38
43	\$110.22	\$137.17	\$151.59	\$164.18	\$179.91	\$192.31	\$224.91
44	\$112.89	\$140.56	\$155.32	\$168.21	\$184.37	\$197.04	\$230.42
45	\$115.60	\$143.93	\$159.02	\$172.25	\$188.76	\$201.75	\$235.96
46	\$118.84	\$147.95	\$163.43	\$177.05	\$194.03	\$207.36	\$242.54
47	\$122.09	\$151.95	\$167.85	\$181.86	\$199.30	\$213.02	\$249.14
48	\$125.31	\$155.99	\$172.28	\$186.68	\$204.58	\$218.67	\$255.72
49	\$128.52	\$160.04	\$176.69	\$191.49	\$209.86	\$224.27	\$262.32
50	\$131.77	\$164.02	\$181.12	\$196.30	\$215.13	\$229.92	\$268.91
51	\$137.07	\$170.65	\$188.41	\$204.20	\$223.80	\$239.20	\$279.75
52	\$142.40	\$177.25	\$195.72	\$212.13	\$232.47	\$248.46	\$290.61
53	\$147.71	\$183.89	\$203.00	\$220.05	\$241.15	\$257.74	\$301.44
54	\$153.03	\$190.49	\$210.31	\$228.00	\$249.84	\$267.03	\$312.30
55	\$158.35	\$197.13	\$217.60	\$235.89	\$258.52	\$276.30	\$323.15
56	\$166.88	\$207.75	\$229.30	\$248.61	\$272.46	\$291.18	\$340.55
57	\$175.40	\$218.36	\$240.98	\$261.31	\$286.35	\$306.04	\$357.96
58	\$183.92	\$228.96	\$252.65	\$274.01	\$300.30	\$320.92	\$375.36
59	\$192.44	\$239.57	\$264.33	\$286.71	\$314.19	\$335.79	\$392.77
60	\$200.97	\$250.19	\$276.01	\$299.41	\$328.14	\$350.68	\$410.15
61	\$216.56	\$269.61	\$297.49	\$322.63	\$353.56	\$377.88	\$441.96
62	\$232.14	\$289.00	\$319.01	\$345.83	\$378.99	\$405.08	\$473.77
63	\$247.73	\$308.40	\$340.53	\$369.06	\$404.46	\$432.24	\$505.55
64	\$263.30	\$327.78	\$362.01	\$392.28	\$429.89	\$459.43	\$537.37
65	\$278.90	\$347.21	\$383.53	\$415.51	\$455.32	\$486.64	\$569.17
66	\$306.93	\$382.08	\$421.91	\$457.23	\$501.07	\$535.53	\$626.35
67	\$334.94	\$416.94	\$460.30	\$498.97	\$546.81	\$584.40	\$683.50
68	\$362.96	\$451.83	\$498.71	\$540.71	\$592.56	\$633.29	\$740.70
69	\$390.97	\$486.70	\$537.09	\$582.43	\$638.30	\$682.19	\$797.85
70	\$418.98	\$521.55	\$575.48	\$624.18	\$684.03	\$731.05	\$855.04
71	\$471.58	\$587.07	\$647.76	\$702.57	\$769.94	\$822.89	\$962.44
72	\$524.24	\$652.60	\$720.06	\$780.98	\$855.87	\$914.71	\$1,069.85
73	\$576.83	\$718.12	\$792.33	\$859.39	\$941.81	\$1,006.55	\$1,177.24
74	\$629.49	\$783.64	\$864.63	\$937.79	\$1,027.72	\$1,098.36	\$1,284.64
75	\$682.09	\$849.16	\$936.90	\$1,016.20	\$1,113.63	\$1,190.19	\$1,392.05
76	\$762.08	\$948.71	\$1,046.52	\$1,135.32	\$1,244.20	\$1,329.72	\$1,555.24
77	\$842.03	\$1,048.24	\$1,156.13	\$1,254.45	\$1,374.75	\$1,469.26	\$1,718.44
78	\$921.99	\$1,147.80	\$1,265.76	\$1,373.58	\$1,505.30	\$1,608.77	\$1,881.63
79	\$1,001.97	\$1,247.34	\$1,375.37	\$1,492.73	\$1,635.84	\$1,748.33	\$2,044.82
80	\$1,081.93	\$1,346.89	\$1,484.96	\$1,611.86	\$1,766.41	\$1,887.85	\$2,208.01
81	\$1,211.76	\$1,508.53	\$1,663.16	\$1,805.29	\$1,978.38	\$2,114.39	\$2,472.98
82	\$1,341.59	\$1,670.15	\$1,841.35	\$1,998.71	\$2,190.36	\$2,340.96	\$2,737.95
83	\$1,471.41	\$1,831.78	\$2,019.55	\$2,192.11	\$2,402.32	\$2,567.49	\$3,002.89
84	\$1,601.26	\$1,993.38	\$2,197.77	\$2,385.53	\$2,614.29	\$2,794.02	\$3,267.86
85	\$1,731.08	\$2,155.03	\$2,375.96	\$2,578.98	\$2,826.27	\$3,020.56	\$3,532.82
86	\$1,973.45	\$2,456.74	\$2,708.57	\$2,940.03	\$3,221.96	\$3,443.43	\$4,027.43
87	\$2,215.79	\$2,758.43	\$3,041.21	\$3,301.08	\$3,617.62	\$3,866.33	\$4,522.01
88	\$2,458.13	\$3,060.14	\$3,373.83	\$3,662.13	\$4,013.30	\$4,289.21	\$5,016.60
89	\$2,700.51	\$3,361.84	\$3,706.50	\$4,023.17	\$4,408.96	\$4,712.10	\$5,511.19
90	\$2,942.84	\$3,663.55	\$4,039.11	\$4,384.23	\$4,804.65	\$5,134.96	\$6,005.80
91	\$3,185.18	\$3,965.24	\$4,371.75	\$4,745.30	\$5,200.33	\$5,557.84	\$6,500.40
92	\$3,427.56	\$4,266.94	\$4,704.37	\$5,106.35	\$5,595.99	\$5,980.73	\$6,995.02
93	\$3,669.91	\$4,568.67	\$5,037.02	\$5,467.40	\$5,991.69	\$6,403.61	\$7,489.60
94	\$3,912.24	\$4,870.37	\$5,369.64	\$5,828.45	\$6,387.36	\$6,826.48	\$7,984.20
95	\$4,154.61	\$5,172.04	\$5,702.28	\$6,189.52	\$6,783.03	\$7,249.37	\$8,478.79
96	\$4,466.20	\$5,559.98	\$6,129.94	\$6,653.73	\$7,291.77	\$7,793.06	\$9,114.69
97	\$4,777.80	\$5,947.88	\$6,557.62	\$7,117.95	\$7,800.49	\$8,336.78	\$9,750.63
98	\$5,089.38	\$6,335.77	\$6,985.28	\$7,582.15	\$8,309.21	\$8,880.48	\$10,386.53
99	\$5,400.98	\$6,723.68	\$7,412.95	\$8,046.35	\$8,817.94	\$9,424.17	\$11,022.43

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.28	\$47.67	\$53.21	\$57.04	\$62.51	\$66.80	\$78.15
31	\$38.77	\$48.26	\$53.87	\$57.74	\$63.28	\$67.63	\$79.09
32	\$39.24	\$48.85	\$54.50	\$58.45	\$64.06	\$68.45	\$80.06
33	\$39.71	\$49.42	\$55.19	\$59.15	\$64.83	\$69.28	\$81.02
34	\$40.19	\$50.01	\$55.84	\$59.85	\$65.61	\$70.12	\$82.00
35	\$40.67	\$50.60	\$56.47	\$60.56	\$66.37	\$70.92	\$82.96
36	\$41.14	\$51.20	\$57.16	\$61.28	\$67.13	\$71.76	\$83.94
37	\$41.61	\$51.79	\$57.82	\$61.96	\$67.93	\$72.58	\$84.89
38	\$42.08	\$52.38	\$58.45	\$62.67	\$68.68	\$73.41	\$85.86
39	\$42.55	\$52.97	\$59.14	\$63.38	\$69.47	\$74.23	\$86.82
40	\$43.02	\$53.56	\$59.78	\$64.11	\$70.23	\$75.07	\$87.79
41	\$43.91	\$54.63	\$60.96	\$65.38	\$71.65	\$76.58	\$89.57
42	\$44.77	\$55.72	\$62.14	\$66.69	\$73.08	\$78.11	\$91.35
43	\$45.63	\$56.80	\$63.33	\$67.98	\$74.49	\$79.62	\$93.12
44	\$46.50	\$57.87	\$64.51	\$69.27	\$75.91	\$81.14	\$94.90
45	\$47.36	\$58.96	\$65.70	\$70.57	\$77.33	\$82.66	\$96.67
46	\$48.59	\$60.49	\$67.35	\$72.38	\$79.33	\$84.77	\$99.15
47	\$49.79	\$62.01	\$69.01	\$74.20	\$81.32	\$86.91	\$101.64
48	\$51.01	\$63.52	\$70.66	\$76.01	\$83.29	\$89.03	\$104.13
49	\$52.24	\$65.02	\$72.33	\$77.83	\$85.29	\$91.14	\$106.61
50	\$53.47	\$66.55	\$73.99	\$79.64	\$87.28	\$93.28	\$109.10
51	\$55.75	\$69.41	\$77.18	\$83.09	\$91.03	\$97.29	\$113.80
52	\$58.06	\$72.29	\$80.38	\$86.48	\$94.79	\$101.31	\$118.49
53	\$60.36	\$75.15	\$83.57	\$89.92	\$98.55	\$105.33	\$123.17
54	\$62.66	\$78.01	\$86.76	\$93.35	\$102.31	\$109.34	\$127.88
55	\$64.97	\$80.87	\$89.96	\$96.79	\$106.06	\$113.36	\$132.57
56	\$69.38	\$86.39	\$96.04	\$103.38	\$113.28	\$121.08	\$141.61
57	\$73.83	\$91.89	\$102.11	\$109.96	\$120.52	\$128.81	\$150.65
58	\$78.24	\$97.41	\$108.19	\$116.57	\$127.75	\$136.52	\$159.68
59	\$82.66	\$102.92	\$114.27	\$123.16	\$134.98	\$144.25	\$168.72
60	\$87.09	\$108.43	\$120.35	\$129.75	\$142.20	\$151.99	\$177.75
61	\$97.09	\$120.86	\$134.19	\$144.63	\$158.50	\$169.39	\$198.12
62	\$107.05	\$133.26	\$148.04	\$159.48	\$174.78	\$186.80	\$218.47
63	\$117.02	\$145.70	\$161.89	\$174.35	\$191.08	\$204.21	\$238.84
64	\$127.02	\$158.11	\$175.73	\$189.22	\$207.35	\$221.61	\$259.20
65	\$136.98	\$170.52	\$189.59	\$204.07	\$223.65	\$239.00	\$279.55
66	\$156.55	\$194.89	\$216.46	\$233.23	\$255.58	\$273.15	\$319.47
67	\$176.11	\$219.24	\$243.33	\$262.38	\$287.52	\$307.29	\$359.42
68	\$195.69	\$243.60	\$270.19	\$291.53	\$319.47	\$341.45	\$399.36
69	\$215.23	\$267.94	\$297.07	\$320.68	\$351.42	\$375.58	\$439.28
70	\$234.81	\$292.32	\$323.94	\$349.81	\$383.36	\$409.73	\$479.21
71	\$273.33	\$340.27	\$376.94	\$407.21	\$446.24	\$476.91	\$557.81
72	\$311.84	\$388.19	\$429.93	\$464.56	\$509.12	\$544.14	\$636.40
73	\$350.36	\$436.15	\$482.91	\$521.96	\$572.00	\$611.33	\$715.01
74	\$388.88	\$484.10	\$535.91	\$579.32	\$634.88	\$678.52	\$793.61
75	\$427.37	\$532.04	\$588.90	\$636.70	\$697.77	\$745.74	\$872.19
76	\$491.67	\$612.10	\$677.12	\$732.50	\$802.75	\$857.94	\$1,003.43
77	\$555.98	\$692.16	\$765.34	\$828.31	\$907.74	\$970.13	\$1,134.66
78	\$620.28	\$772.19	\$853.58	\$924.10	\$1,012.73	\$1,082.34	\$1,265.90
79	\$684.59	\$852.26	\$941.80	\$1,019.91	\$1,117.70	\$1,194.55	\$1,397.14
80	\$748.89	\$932.32	\$1,030.02	\$1,115.71	\$1,222.70	\$1,306.77	\$1,528.36
81	\$838.79	\$1,044.20	\$1,153.63	\$1,249.58	\$1,369.41	\$1,463.57	\$1,711.77
82	\$928.64	\$1,156.05	\$1,277.23	\$1,383.49	\$1,516.14	\$1,620.38	\$1,895.17
83	\$1,018.50	\$1,267.94	\$1,400.85	\$1,517.36	\$1,662.86	\$1,777.18	\$2,078.58
84	\$1,108.37	\$1,379.82	\$1,524.45	\$1,651.26	\$1,809.58	\$1,934.01	\$2,262.01
85	\$1,198.23	\$1,491.70	\$1,648.05	\$1,785.14	\$1,956.32	\$2,090.81	\$2,445.39
86	\$1,366.01	\$1,700.52	\$1,878.77	\$2,035.05	\$2,230.18	\$2,383.53	\$2,787.74
87	\$1,533.76	\$1,909.36	\$2,109.50	\$2,284.98	\$2,504.08	\$2,676.23	\$3,130.11
88	\$1,701.50	\$2,118.19	\$2,340.23	\$2,534.90	\$2,777.96	\$2,968.94	\$3,472.46
89	\$1,869.26	\$2,327.04	\$2,570.95	\$2,784.82	\$3,051.85	\$3,261.65	\$3,814.80
90	\$2,037.02	\$2,535.87	\$2,801.68	\$3,034.72	\$3,325.75	\$3,554.37	\$4,157.17
91	\$2,204.76	\$2,744.71	\$3,032.41	\$3,284.65	\$3,599.61	\$3,847.08	\$4,499.52
92	\$2,372.51	\$2,953.54	\$3,263.11	\$3,534.57	\$3,873.50	\$4,139.79	\$4,841.89
93	\$2,540.28	\$3,162.39	\$3,493.84	\$3,784.49	\$4,147.40	\$4,432.51	\$5,184.23
94	\$2,708.02	\$3,371.22	\$3,724.56	\$4,034.41	\$4,421.27	\$4,725.22	\$5,526.59
95	\$2,875.79	\$3,580.07	\$3,955.29	\$4,284.33	\$4,695.15	\$5,017.95	\$5,868.95
96	\$3,091.46	\$3,848.56	\$4,251.96	\$4,605.64	\$5,047.30	\$5,394.30	\$6,309.10
97	\$3,307.16	\$4,117.07	\$4,548.59	\$4,926.97	\$5,399.42	\$5,770.64	\$6,749.28
98	\$3,522.83	\$4,385.57	\$4,845.25	\$5,248.30	\$5,751.56	\$6,146.98	\$7,189.46
99	\$3,738.52	\$4,654.06	\$5,141.88	\$5,569.62	\$6,103.69	\$6,523.33	\$7,629.62

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$61.24	\$76.27	\$84.46	\$91.27	\$100.00	\$106.89	\$125.03
31	\$62.01	\$77.20	\$85.52	\$92.39	\$101.23	\$108.21	\$126.57
32	\$62.78	\$78.15	\$86.54	\$93.50	\$102.49	\$109.52	\$128.10
33	\$63.52	\$79.10	\$87.60	\$94.65	\$103.72	\$110.85	\$129.64
34	\$64.29	\$80.03	\$88.64	\$95.78	\$104.97	\$112.18	\$131.20
35	\$65.06	\$80.95	\$89.65	\$96.90	\$106.20	\$113.49	\$132.74
36	\$65.80	\$81.92	\$90.72	\$98.03	\$107.42	\$114.83	\$134.31
37	\$66.56	\$82.87	\$91.78	\$99.15	\$108.67	\$116.13	\$135.82
38	\$67.32	\$83.80	\$92.80	\$100.28	\$109.89	\$117.47	\$137.38
39	\$68.06	\$84.74	\$93.86	\$101.39	\$111.14	\$118.77	\$138.92
40	\$68.82	\$85.68	\$94.91	\$102.57	\$112.37	\$120.11	\$140.45
41	\$70.68	\$87.98	\$97.42	\$105.27	\$115.37	\$123.30	\$144.21
42	\$72.52	\$90.26	\$99.94	\$108.03	\$118.38	\$126.53	\$147.96
43	\$74.33	\$92.55	\$102.46	\$110.76	\$121.37	\$129.70	\$151.71
44	\$76.18	\$94.82	\$105.00	\$113.48	\$124.37	\$132.91	\$155.46
45	\$77.99	\$97.11	\$107.52	\$116.22	\$127.35	\$136.13	\$159.20
46	\$80.49	\$100.20	\$110.95	\$119.91	\$131.42	\$140.44	\$164.25
47	\$82.96	\$103.29	\$114.39	\$123.60	\$135.45	\$144.77	\$169.31
48	\$85.44	\$106.35	\$117.82	\$127.30	\$139.48	\$149.06	\$174.36
49	\$87.91	\$109.42	\$121.26	\$130.98	\$143.53	\$153.39	\$179.41
50	\$90.40	\$112.53	\$124.69	\$134.66	\$147.58	\$157.72	\$184.45
51	\$94.69	\$117.90	\$130.58	\$141.09	\$154.62	\$165.23	\$193.27
52	\$99.02	\$123.27	\$136.45	\$147.50	\$161.65	\$172.76	\$202.06
53	\$103.30	\$128.64	\$142.33	\$153.91	\$168.68	\$180.28	\$210.84
54	\$107.65	\$134.00	\$148.19	\$160.35	\$175.72	\$187.82	\$219.65
55	\$111.94	\$139.36	\$154.08	\$166.77	\$182.77	\$195.33	\$228.45
56	\$119.30	\$148.50	\$164.15	\$177.72	\$194.76	\$208.16	\$243.45
57	\$126.64	\$157.65	\$174.20	\$188.65	\$206.75	\$220.97	\$258.45
58	\$133.98	\$166.82	\$184.28	\$199.61	\$218.75	\$233.79	\$273.44
59	\$141.34	\$175.93	\$194.33	\$210.56	\$230.75	\$246.60	\$288.44
60	\$148.67	\$185.09	\$204.39	\$221.49	\$242.73	\$259.43	\$303.41
61	\$162.80	\$202.65	\$223.91	\$242.52	\$265.79	\$284.05	\$332.23
62	\$176.91	\$220.21	\$243.44	\$263.56	\$288.83	\$308.70	\$361.03
63	\$191.01	\$237.82	\$262.98	\$284.59	\$311.88	\$333.30	\$389.84
64	\$205.14	\$255.38	\$282.50	\$305.62	\$334.92	\$357.93	\$418.64
65	\$219.24	\$272.93	\$302.04	\$326.62	\$357.95	\$382.54	\$447.43
66	\$244.86	\$304.82	\$337.12	\$364.76	\$399.74	\$427.22	\$499.67
67	\$270.43	\$336.66	\$372.19	\$402.92	\$441.54	\$471.88	\$551.93
68	\$296.06	\$368.54	\$407.26	\$441.05	\$483.31	\$516.58	\$604.17
69	\$321.62	\$400.40	\$442.36	\$479.20	\$525.13	\$561.25	\$656.42
70	\$347.25	\$432.27	\$477.43	\$517.30	\$566.92	\$605.90	\$708.66
71	\$395.70	\$492.61	\$544.03	\$589.51	\$646.03	\$690.43	\$807.53
72	\$444.16	\$552.91	\$610.64	\$661.66	\$725.13	\$774.98	\$906.40
73	\$492.58	\$613.23	\$677.23	\$733.87	\$804.23	\$859.52	\$1,005.30
74	\$541.04	\$673.54	\$743.86	\$806.04	\$883.33	\$944.06	\$1,104.19
75	\$589.48	\$733.87	\$810.46	\$878.23	\$962.45	\$1,028.60	\$1,203.03
76	\$663.93	\$826.53	\$912.52	\$989.11	\$1,083.96	\$1,158.48	\$1,354.95
77	\$738.35	\$919.19	\$1,014.59	\$1,100.01	\$1,205.50	\$1,288.37	\$1,506.86
78	\$812.79	\$1,011.86	\$1,116.68	\$1,210.90	\$1,327.03	\$1,418.23	\$1,658.77
79	\$887.22	\$1,104.54	\$1,218.75	\$1,321.80	\$1,448.54	\$1,548.15	\$1,810.69
80	\$961.67	\$1,197.20	\$1,320.82	\$1,432.69	\$1,570.07	\$1,678.03	\$1,962.58
81	\$1,077.09	\$1,340.87	\$1,479.33	\$1,604.60	\$1,758.48	\$1,879.38	\$2,198.13
82	\$1,192.48	\$1,484.52	\$1,637.83	\$1,776.55	\$1,946.88	\$2,080.74	\$2,433.61
83	\$1,307.86	\$1,628.19	\$1,796.33	\$1,948.47	\$2,135.31	\$2,282.09	\$2,669.13
84	\$1,423.27	\$1,771.84	\$1,954.83	\$2,120.38	\$2,323.71	\$2,483.46	\$2,904.65
85	\$1,538.67	\$1,915.49	\$2,113.32	\$2,292.31	\$2,512.11	\$2,684.83	\$3,140.15
86	\$1,754.10	\$2,183.65	\$2,409.19	\$2,613.24	\$2,863.80	\$3,060.72	\$3,579.79
87	\$1,969.51	\$2,451.81	\$2,705.06	\$2,934.17	\$3,215.52	\$3,436.57	\$4,019.39
88	\$2,184.91	\$2,720.00	\$3,000.91	\$3,255.09	\$3,567.23	\$3,812.46	\$4,459.02
89	\$2,400.34	\$2,988.17	\$3,296.78	\$3,576.02	\$3,918.91	\$4,188.32	\$4,898.64
90	\$2,615.76	\$3,256.34	\$3,592.66	\$3,896.92	\$4,270.61	\$4,564.22	\$5,338.29
91	\$2,831.16	\$3,524.50	\$3,888.54	\$4,217.85	\$4,622.30	\$4,940.09	\$5,777.88
92	\$3,046.57	\$3,792.67	\$4,184.38	\$4,538.76	\$4,973.99	\$5,315.97	\$6,217.53
93	\$3,262.01	\$4,060.84	\$4,480.22	\$4,859.70	\$5,325.71	\$5,691.84	\$6,657.12
94	\$3,477.42	\$4,329.03	\$4,776.09	\$5,180.63	\$5,677.41	\$6,067.70	\$7,096.75
95	\$3,692.83	\$4,597.21	\$5,071.97	\$5,501.54	\$6,029.10	\$6,443.59	\$7,536.37
96	\$3,969.77	\$4,941.98	\$5,452.38	\$5,914.16	\$6,481.28	\$6,926.87	\$8,101.57
97	\$4,246.75	\$5,286.75	\$5,832.76	\$6,326.79	\$6,933.45	\$7,410.14	\$8,666.81
98	\$4,523.69	\$5,631.55	\$6,213.18	\$6,739.39	\$7,385.64	\$7,893.41	\$9,232.05
99	\$4,800.67	\$5,976.35	\$6,593.54	\$7,152.00	\$7,837.82	\$8,376.68	\$9,797.27

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$83.44	\$103.89	\$114.84	\$124.34	\$136.26	\$145.62	\$170.31
31	\$84.48	\$105.18	\$116.27	\$125.86	\$137.93	\$147.40	\$172.43
32	\$85.52	\$106.45	\$117.64	\$127.40	\$139.63	\$149.21	\$174.52
33	\$86.54	\$107.74	\$119.09	\$128.95	\$141.30	\$151.01	\$176.62
34	\$87.59	\$109.02	\$120.52	\$130.49	\$143.02	\$152.83	\$178.75
35	\$88.63	\$110.31	\$121.91	\$132.01	\$144.67	\$154.61	\$180.85
36	\$89.66	\$111.61	\$123.34	\$133.53	\$146.36	\$156.44	\$182.96
37	\$90.68	\$112.89	\$124.77	\$135.07	\$148.06	\$158.22	\$185.04
38	\$91.69	\$114.17	\$126.18	\$136.61	\$149.70	\$160.02	\$187.17
39	\$92.73	\$115.45	\$127.62	\$138.16	\$151.43	\$161.80	\$189.26
40	\$93.76	\$116.74	\$129.03	\$139.70	\$153.09	\$163.63	\$191.36
41	\$96.24	\$119.81	\$132.41	\$143.39	\$157.14	\$167.93	\$196.42
42	\$98.73	\$122.89	\$135.80	\$147.09	\$161.19	\$172.25	\$201.46
43	\$101.19	\$125.98	\$139.20	\$150.76	\$165.20	\$176.57	\$206.52
44	\$103.67	\$129.04	\$142.59	\$154.47	\$169.25	\$180.89	\$211.58
45	\$106.13	\$132.13	\$145.99	\$158.12	\$173.29	\$185.21	\$216.63
46	\$109.09	\$135.82	\$150.06	\$162.54	\$178.13	\$190.37	\$222.64
47	\$112.06	\$139.51	\$154.12	\$166.94	\$182.96	\$195.54	\$228.69
48	\$115.00	\$143.19	\$158.18	\$171.36	\$187.77	\$200.69	\$234.73
49	\$117.96	\$146.86	\$162.25	\$175.77	\$192.61	\$205.84	\$240.77
50	\$120.94	\$150.54	\$166.33	\$180.16	\$197.44	\$211.02	\$246.81
51	\$125.80	\$156.63	\$172.98	\$187.43	\$205.40	\$219.51	\$256.75
52	\$130.68	\$162.68	\$179.65	\$194.67	\$213.34	\$228.03	\$266.69
53	\$135.55	\$168.74	\$186.31	\$201.94	\$221.32	\$236.52	\$276.62
54	\$140.43	\$174.82	\$192.97	\$209.19	\$229.27	\$245.03	\$286.57
55	\$145.30	\$180.87	\$199.65	\$216.46	\$237.21	\$253.53	\$296.52
56	\$153.10	\$190.59	\$210.39	\$228.10	\$249.96	\$267.16	\$312.45
57	\$160.92	\$200.32	\$221.11	\$239.73	\$262.72	\$280.78	\$328.40
58	\$168.72	\$210.06	\$231.86	\$251.35	\$275.48	\$294.41	\$344.34
59	\$176.52	\$219.78	\$242.58	\$263.00	\$288.23	\$308.04	\$360.28
60	\$184.33	\$229.51	\$253.32	\$274.62	\$300.97	\$321.66	\$376.22
61	\$198.73	\$247.41	\$273.15	\$296.07	\$324.46	\$346.76	\$405.59
62	\$213.12	\$265.30	\$293.01	\$317.51	\$347.95	\$371.87	\$434.93
63	\$227.50	\$283.23	\$312.86	\$338.94	\$371.44	\$396.97	\$464.30
64	\$241.91	\$301.13	\$332.70	\$360.37	\$394.93	\$422.07	\$493.66
65	\$256.28	\$319.01	\$352.55	\$381.78	\$418.41	\$447.15	\$523.00
66	\$282.12	\$351.22	\$387.97	\$420.29	\$460.60	\$492.26	\$575.74
67	\$307.96	\$383.37	\$423.41	\$458.82	\$502.80	\$537.37	\$628.52
68	\$333.83	\$415.57	\$458.83	\$497.32	\$545.00	\$582.49	\$681.28
69	\$359.67	\$447.75	\$494.27	\$535.85	\$587.22	\$627.59	\$734.03
70	\$385.51	\$479.93	\$529.72	\$574.33	\$629.41	\$672.69	\$786.78
71	\$434.08	\$540.38	\$596.44	\$646.67	\$708.69	\$757.39	\$885.85
72	\$482.63	\$600.80	\$663.16	\$719.01	\$787.94	\$842.13	\$984.93
73	\$531.17	\$661.23	\$729.88	\$791.34	\$867.19	\$926.83	\$1,084.01
74	\$579.72	\$721.68	\$796.60	\$863.65	\$946.46	\$1,011.54	\$1,183.10
75	\$628.24	\$782.12	\$863.32	\$935.97	\$1,025.73	\$1,096.24	\$1,282.15
76	\$702.21	\$874.17	\$964.72	\$1,046.14	\$1,146.46	\$1,225.28	\$1,433.08
77	\$776.15	\$966.24	\$1,066.12	\$1,156.33	\$1,267.22	\$1,354.33	\$1,584.00
78	\$850.11	\$1,058.30	\$1,167.54	\$1,266.49	\$1,387.95	\$1,483.36	\$1,734.93
79	\$924.05	\$1,150.39	\$1,268.94	\$1,376.68	\$1,508.69	\$1,612.41	\$1,885.85
80	\$998.02	\$1,242.44	\$1,370.33	\$1,486.85	\$1,629.42	\$1,741.45	\$2,036.76
81	\$1,117.80	\$1,391.55	\$1,534.77	\$1,665.26	\$1,824.94	\$1,950.43	\$2,281.19
82	\$1,237.54	\$1,540.61	\$1,699.23	\$1,843.69	\$2,020.48	\$2,159.39	\$2,525.60
83	\$1,357.31	\$1,689.71	\$1,863.68	\$2,022.11	\$2,216.01	\$2,368.35	\$2,770.01
84	\$1,477.07	\$1,838.81	\$2,028.12	\$2,200.52	\$2,411.54	\$2,577.34	\$3,014.43
85	\$1,596.83	\$1,987.89	\$2,192.56	\$2,378.96	\$2,607.07	\$2,786.30	\$3,258.83
86	\$1,820.39	\$2,266.20	\$2,499.51	\$2,711.99	\$2,972.05	\$3,176.39	\$3,715.08
87	\$2,043.94	\$2,544.49	\$2,806.48	\$3,045.05	\$3,337.04	\$3,566.45	\$4,171.31
88	\$2,267.49	\$2,822.79	\$3,113.43	\$3,378.12	\$3,702.05	\$3,956.55	\$4,627.55
89	\$2,491.07	\$3,101.10	\$3,420.39	\$3,711.17	\$4,067.04	\$4,346.62	\$5,083.78
90	\$2,714.61	\$3,379.42	\$3,727.34	\$4,044.21	\$4,432.03	\$4,736.72	\$5,540.04
91	\$2,938.17	\$3,657.72	\$4,034.31	\$4,377.28	\$4,797.00	\$5,126.79	\$5,996.27
92	\$3,161.73	\$3,936.02	\$4,341.23	\$4,710.34	\$5,162.00	\$5,516.89	\$6,452.50
93	\$3,385.29	\$4,214.33	\$4,648.20	\$5,043.39	\$5,527.00	\$5,906.98	\$6,908.74
94	\$3,608.85	\$4,492.65	\$4,955.15	\$5,376.45	\$5,891.99	\$6,297.05	\$7,364.97
95	\$3,832.39	\$4,770.93	\$5,262.11	\$5,709.48	\$6,256.95	\$6,687.14	\$7,821.23
96	\$4,119.83	\$5,128.76	\$5,656.78	\$6,137.70	\$6,726.25	\$7,188.67	\$8,407.80
97	\$4,407.26	\$5,486.59	\$6,051.43	\$6,565.93	\$7,195.51	\$7,690.21	\$8,994.39
98	\$4,694.69	\$5,844.40	\$6,446.10	\$6,994.12	\$7,664.80	\$8,191.74	\$9,581.00
99	\$4,982.11	\$6,202.22	\$6,840.74	\$7,422.32	\$8,134.05	\$8,693.29	\$10,167.57

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$71.36	\$88.84	\$98.76	\$106.31	\$116.53	\$124.53
31	\$72.24	\$89.95	\$99.99	\$107.65	\$117.95	\$126.07
32	\$73.14	\$91.04	\$101.21	\$108.94	\$119.40	\$127.61
33	\$74.02	\$92.13	\$102.44	\$110.26	\$120.84	\$129.14
34	\$74.88	\$93.24	\$103.65	\$111.59	\$122.28	\$130.68
35	\$75.78	\$94.33	\$104.86	\$112.88	\$123.72	\$132.23
36	\$76.66	\$95.43	\$106.07	\$114.20	\$125.15	\$133.77
37	\$77.53	\$96.54	\$107.30	\$115.54	\$126.59	\$135.29
38	\$78.43	\$97.64	\$108.52	\$116.83	\$128.04	\$136.84
39	\$79.30	\$98.73	\$109.75	\$118.15	\$129.47	\$138.38
40	\$80.19	\$99.82	\$110.97	\$119.45	\$130.92	\$139.92
41	\$81.78	\$101.79	\$113.14	\$121.83	\$133.50	\$142.69
42	\$83.37	\$103.77	\$115.32	\$124.19	\$136.12	\$145.46
43	\$84.96	\$105.76	\$117.53	\$126.56	\$138.70	\$148.25
44	\$86.55	\$107.74	\$119.70	\$128.93	\$141.29	\$151.00
45	\$88.12	\$109.71	\$121.89	\$131.30	\$143.88	\$153.78
46	\$90.47	\$112.60	\$125.05	\$134.75	\$147.67	\$157.83
47	\$92.76	\$115.50	\$128.23	\$138.23	\$151.47	\$161.87
48	\$95.09	\$118.39	\$131.41	\$141.67	\$155.26	\$165.94
49	\$97.42	\$121.28	\$134.58	\$145.13	\$159.05	\$169.98
50	\$99.75	\$124.16	\$137.78	\$148.59	\$162.85	\$174.02
51	\$104.04	\$129.52	\$143.77	\$155.01	\$169.86	\$181.54
52	\$108.36	\$134.89	\$149.74	\$161.41	\$176.90	\$189.06
53	\$112.65	\$140.25	\$155.73	\$167.84	\$183.94	\$196.57
54	\$116.96	\$145.62	\$161.72	\$174.26	\$190.97	\$204.09
55	\$119.73	\$149.07	\$165.58	\$178.40	\$195.49	\$208.92
56	\$127.95	\$159.28	\$176.79	\$190.62	\$208.89	\$223.26
57	\$136.14	\$169.49	\$187.98	\$202.83	\$222.28	\$237.58
58	\$144.36	\$179.70	\$199.18	\$215.05	\$235.67	\$251.88
59	\$152.56	\$189.91	\$210.39	\$227.27	\$249.08	\$266.20
60	\$160.77	\$200.12	\$221.58	\$239.51	\$262.47	\$280.51
61	\$178.88	\$222.69	\$246.76	\$266.49	\$292.07	\$312.14
62	\$197.01	\$245.26	\$271.94	\$293.50	\$321.66	\$343.78
63	\$215.14	\$267.84	\$297.10	\$320.50	\$351.25	\$375.39
64	\$233.26	\$290.38	\$322.28	\$347.52	\$380.85	\$407.02
65	\$246.55	\$306.93	\$340.79	\$367.33	\$402.55	\$430.23
66	\$281.50	\$350.43	\$388.71	\$419.37	\$459.58	\$491.19
67	\$316.42	\$393.92	\$436.65	\$471.41	\$516.61	\$552.15
68	\$351.36	\$437.40	\$484.59	\$523.46	\$573.64	\$613.09
69	\$386.31	\$480.91	\$532.51	\$575.50	\$630.69	\$674.05
70	\$421.22	\$524.39	\$580.45	\$627.55	\$687.74	\$735.01
71	\$489.97	\$609.98	\$674.99	\$729.97	\$799.98	\$854.96
72	\$558.74	\$695.55	\$769.54	\$832.39	\$912.21	\$974.93
73	\$627.47	\$781.12	\$864.07	\$934.80	\$1,024.44	\$1,094.88
74	\$696.22	\$866.71	\$958.61	\$1,037.23	\$1,136.68	\$1,214.82
75	\$729.96	\$908.73	\$1,004.95	\$1,087.50	\$1,191.78	\$1,273.72
76	\$839.22	\$1,044.76	\$1,154.73	\$1,250.31	\$1,370.19	\$1,464.37
77	\$948.51	\$1,180.80	\$1,304.51	\$1,413.07	\$1,548.56	\$1,655.05
78	\$1,057.77	\$1,316.82	\$1,454.28	\$1,575.85	\$1,726.98	\$1,845.70
79	\$1,167.04	\$1,452.85	\$1,604.07	\$1,738.65	\$1,905.39	\$2,036.36
80	\$1,276.31	\$1,588.89	\$1,753.86	\$1,901.44	\$2,083.76	\$2,227.04
81	\$1,429.47	\$1,779.53	\$1,964.30	\$2,129.62	\$2,333.83	\$2,494.28
82	\$1,582.62	\$1,970.21	\$2,174.78	\$2,357.80	\$2,583.89	\$2,761.52
83	\$1,735.78	\$2,160.88	\$2,385.24	\$2,585.95	\$2,833.92	\$3,028.76
84	\$1,888.95	\$2,351.54	\$2,595.71	\$2,814.13	\$3,083.99	\$3,296.01
85	\$2,042.10	\$2,542.21	\$2,806.17	\$3,042.30	\$3,334.04	\$3,563.26
86	\$2,327.98	\$2,898.11	\$3,199.04	\$3,468.23	\$3,800.80	\$4,062.11
87	\$2,613.90	\$3,254.03	\$3,591.90	\$3,894.17	\$4,267.57	\$4,560.96
88	\$2,899.78	\$3,609.93	\$3,984.75	\$4,320.08	\$4,734.33	\$5,059.82
89	\$3,185.67	\$3,965.83	\$4,377.62	\$4,745.99	\$5,201.10	\$5,558.67
90	\$3,471.57	\$4,321.76	\$4,770.48	\$5,171.92	\$5,667.86	\$6,057.53
91	\$3,757.45	\$4,677.65	\$5,163.34	\$5,597.85	\$6,134.63	\$6,556.39
92	\$4,043.35	\$5,033.56	\$5,556.21	\$6,023.77	\$6,601.39	\$7,055.25
93	\$4,329.25	\$5,389.46	\$5,949.09	\$6,449.69	\$7,068.17	\$7,554.10
94	\$4,615.13	\$5,745.38	\$6,341.94	\$6,875.62	\$7,534.92	\$8,052.95
95	\$4,901.05	\$6,101.28	\$6,734.81	\$7,301.53	\$8,001.68	\$8,551.81
96	\$5,268.60	\$6,558.89	\$7,239.92	\$7,849.15	\$8,601.82	\$9,193.18
97	\$5,636.19	\$7,016.47	\$7,745.04	\$8,396.75	\$9,201.95	\$9,834.58
98	\$6,003.77	\$7,474.08	\$8,250.15	\$8,944.39	\$9,802.07	\$10,475.96
99	\$6,371.34	\$7,931.66	\$8,755.24	\$9,492.00	\$10,402.19	\$11,117.35

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$114.19	\$142.15	\$157.29	\$170.11	\$186.44	\$199.25
31	\$115.59	\$143.91	\$159.26	\$172.23	\$188.72	\$201.71
32	\$117.01	\$145.65	\$161.18	\$174.32	\$191.03	\$204.18
33	\$118.42	\$147.42	\$163.14	\$176.43	\$193.35	\$206.64
34	\$119.82	\$149.19	\$165.06	\$178.53	\$195.65	\$209.11
35	\$121.25	\$150.93	\$167.02	\$180.62	\$197.95	\$211.56
36	\$122.64	\$152.70	\$168.95	\$182.72	\$200.24	\$214.03
37	\$124.08	\$154.46	\$170.90	\$184.84	\$202.55	\$216.47
38	\$125.48	\$156.21	\$172.87	\$186.93	\$204.86	\$218.95
39	\$126.88	\$157.97	\$174.80	\$189.04	\$207.16	\$221.42
40	\$128.29	\$159.71	\$176.74	\$191.14	\$209.47	\$223.89
41	\$131.72	\$163.98	\$181.42	\$196.24	\$215.05	\$229.83
42	\$135.14	\$168.24	\$186.09	\$201.32	\$220.66	\$235.82
43	\$138.59	\$172.50	\$190.77	\$206.45	\$226.24	\$241.78
44	\$141.98	\$176.75	\$195.46	\$211.55	\$231.80	\$247.75
45	\$145.39	\$181.01	\$200.13	\$216.64	\$237.40	\$253.73
46	\$150.08	\$186.78	\$206.53	\$223.54	\$245.00	\$261.83
47	\$154.68	\$192.58	\$212.97	\$230.49	\$252.56	\$269.92
48	\$159.33	\$198.34	\$219.39	\$237.37	\$260.14	\$278.03
49	\$163.98	\$204.14	\$225.80	\$244.31	\$267.71	\$286.13
50	\$168.62	\$209.90	\$232.23	\$251.22	\$275.32	\$294.22
51	\$176.67	\$219.95	\$243.26	\$263.24	\$288.47	\$308.30
52	\$184.78	\$230.00	\$254.30	\$275.24	\$301.62	\$322.37
53	\$192.83	\$240.03	\$265.33	\$287.28	\$314.81	\$336.45
54	\$200.86	\$250.09	\$276.37	\$299.28	\$327.96	\$350.51
55	\$206.29	\$256.83	\$283.76	\$307.37	\$336.83	\$359.97
56	\$219.83	\$273.66	\$302.29	\$327.48	\$358.88	\$383.56
57	\$233.32	\$290.46	\$320.82	\$347.61	\$380.94	\$407.15
58	\$246.85	\$307.28	\$339.35	\$367.73	\$402.99	\$430.71
59	\$260.36	\$324.10	\$357.88	\$387.87	\$425.05	\$454.29
60	\$273.88	\$340.93	\$376.39	\$408.01	\$447.13	\$477.88
61	\$299.60	\$372.95	\$411.91	\$446.31	\$489.14	\$522.75
62	\$325.32	\$404.97	\$447.42	\$484.65	\$531.14	\$567.66
63	\$351.04	\$437.02	\$482.93	\$522.97	\$573.14	\$612.52
64	\$376.77	\$469.05	\$518.45	\$561.32	\$615.15	\$657.43
65	\$394.75	\$491.43	\$543.33	\$588.11	\$644.51	\$688.82
66	\$440.51	\$548.37	\$605.92	\$656.25	\$719.17	\$768.61
67	\$486.22	\$605.30	\$668.51	\$724.37	\$793.84	\$848.42
68	\$531.96	\$662.23	\$731.14	\$792.51	\$868.48	\$928.22
69	\$577.70	\$719.17	\$793.73	\$860.63	\$943.16	\$1,008.02
70	\$623.43	\$776.11	\$856.32	\$928.77	\$1,017.83	\$1,087.82
71	\$709.94	\$883.82	\$975.19	\$1,057.66	\$1,159.09	\$1,238.78
72	\$796.47	\$991.52	\$1,094.07	\$1,186.58	\$1,300.34	\$1,389.76
73	\$883.00	\$1,099.23	\$1,212.94	\$1,315.47	\$1,441.62	\$1,540.75
74	\$969.51	\$1,206.94	\$1,331.81	\$1,444.39	\$1,582.88	\$1,691.70
75	\$1,007.74	\$1,254.50	\$1,384.30	\$1,501.32	\$1,645.26	\$1,758.39
76	\$1,134.18	\$1,411.95	\$1,557.65	\$1,689.73	\$1,851.72	\$1,979.04
77	\$1,260.65	\$1,569.37	\$1,730.98	\$1,878.09	\$2,058.18	\$2,199.69
78	\$1,387.11	\$1,726.80	\$1,904.31	\$2,066.50	\$2,264.67	\$2,420.35
79	\$1,513.55	\$1,884.24	\$2,077.68	\$2,254.89	\$2,471.13	\$2,641.02
80	\$1,640.01	\$2,041.68	\$2,251.02	\$2,443.31	\$2,677.59	\$2,861.68
81	\$1,836.82	\$2,286.65	\$2,521.12	\$2,736.50	\$2,998.90	\$3,205.07
82	\$2,033.64	\$2,531.67	\$2,791.25	\$3,029.69	\$3,320.22	\$3,548.47
83	\$2,230.43	\$2,776.66	\$3,061.38	\$3,322.90	\$3,641.51	\$3,891.87
84	\$2,427.25	\$3,021.65	\$3,331.50	\$3,616.08	\$3,962.84	\$4,235.28
85	\$2,624.04	\$3,266.66	\$3,601.60	\$3,909.28	\$4,284.15	\$4,578.69
86	\$2,991.39	\$3,724.00	\$4,105.85	\$4,456.57	\$4,883.91	\$5,219.70
87	\$3,358.78	\$4,181.33	\$4,610.07	\$5,003.90	\$5,483.71	\$5,860.70
88	\$3,726.13	\$4,638.65	\$5,114.29	\$5,551.19	\$6,083.47	\$6,501.72
89	\$4,093.50	\$5,095.98	\$5,618.51	\$6,098.48	\$6,683.27	\$7,142.74
90	\$4,460.86	\$5,553.34	\$6,122.73	\$6,645.78	\$7,283.06	\$7,783.76
91	\$4,828.23	\$6,010.64	\$6,626.94	\$7,193.08	\$7,882.82	\$8,424.77
92	\$5,195.59	\$6,467.98	\$7,131.20	\$7,740.37	\$8,482.61	\$9,065.78
93	\$5,562.95	\$6,925.32	\$7,635.42	\$8,287.65	\$9,082.40	\$9,706.81
94	\$5,930.31	\$7,382.65	\$8,139.65	\$8,834.98	\$9,682.15	\$10,347.81
95	\$6,297.69	\$7,839.98	\$8,643.87	\$9,382.27	\$10,281.93	\$10,988.81
96	\$6,769.99	\$8,427.98	\$9,292.15	\$10,085.93	\$11,053.09	\$11,812.99
97	\$7,242.35	\$9,015.97	\$9,940.45	\$10,789.61	\$11,824.25	\$12,637.16
98	\$7,714.66	\$9,603.97	\$10,588.75	\$11,493.27	\$12,595.38	\$13,461.32
99	\$8,186.97	\$10,191.98	\$11,237.00	\$12,196.96	\$13,366.53	\$14,285.47

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$155.39	\$193.41	\$213.61	\$231.46	\$253.68	\$271.11
31	\$157.29	\$195.83	\$216.27	\$234.35	\$256.80	\$274.47
32	\$159.21	\$198.20	\$218.89	\$237.19	\$259.95	\$277.82
33	\$161.15	\$200.59	\$221.55	\$240.05	\$263.09	\$281.18
34	\$163.05	\$202.99	\$224.17	\$242.92	\$266.21	\$284.52
35	\$164.97	\$205.36	\$226.82	\$245.77	\$269.35	\$287.89
36	\$166.90	\$207.78	\$229.46	\$248.63	\$272.49	\$291.22
37	\$168.81	\$210.18	\$232.10	\$251.51	\$275.62	\$294.57
38	\$170.73	\$212.56	\$234.72	\$254.36	\$278.77	\$297.92
39	\$172.65	\$214.95	\$237.38	\$257.22	\$281.90	\$301.28
40	\$174.57	\$217.32	\$240.01	\$260.08	\$285.04	\$304.64
41	\$179.20	\$223.07	\$246.31	\$266.98	\$292.55	\$312.67
42	\$183.81	\$228.81	\$252.59	\$273.84	\$300.10	\$320.72
43	\$188.44	\$234.56	\$258.90	\$280.69	\$307.63	\$328.78
44	\$193.03	\$240.31	\$265.22	\$287.59	\$315.14	\$336.82
45	\$197.63	\$246.06	\$271.50	\$294.44	\$322.68	\$344.87
46	\$203.21	\$252.95	\$279.08	\$302.74	\$331.76	\$354.56
47	\$208.77	\$259.89	\$286.71	\$311.04	\$340.83	\$364.26
48	\$214.33	\$266.81	\$294.31	\$319.31	\$349.91	\$373.98
49	\$219.88	\$273.74	\$301.91	\$327.58	\$359.00	\$383.68
50	\$225.45	\$280.64	\$309.52	\$335.86	\$368.09	\$393.36
51	\$234.50	\$291.94	\$321.99	\$349.38	\$382.87	\$409.21
52	\$243.59	\$303.24	\$334.45	\$362.87	\$397.68	\$425.04
53	\$252.67	\$314.53	\$346.92	\$376.43	\$412.51	\$440.87
54	\$261.73	\$325.84	\$359.40	\$389.93	\$427.32	\$456.70
55	\$267.37	\$332.86	\$367.17	\$398.36	\$436.53	\$466.52
56	\$281.82	\$350.83	\$386.92	\$419.83	\$460.07	\$491.71
57	\$296.20	\$368.75	\$406.69	\$441.29	\$483.60	\$516.86
58	\$310.64	\$386.69	\$426.43	\$462.77	\$507.14	\$542.03
59	\$325.05	\$404.66	\$446.20	\$484.25	\$530.68	\$567.18
60	\$339.46	\$422.60	\$465.94	\$505.72	\$554.22	\$592.35
61	\$365.68	\$455.21	\$502.09	\$544.79	\$597.02	\$638.05
62	\$391.90	\$487.84	\$538.22	\$583.83	\$639.81	\$683.81
63	\$418.09	\$520.49	\$574.34	\$622.86	\$682.61	\$729.52
64	\$444.29	\$553.10	\$610.47	\$661.91	\$725.41	\$775.25
65	\$461.46	\$574.47	\$634.18	\$687.49	\$753.43	\$805.21
66	\$507.63	\$631.93	\$697.45	\$756.24	\$828.75	\$885.75
67	\$553.76	\$689.37	\$760.71	\$824.98	\$904.10	\$966.25
68	\$599.90	\$746.82	\$823.97	\$893.74	\$979.42	\$1,046.78
69	\$646.06	\$804.27	\$887.25	\$962.47	\$1,054.77	\$1,127.30
70	\$692.19	\$861.71	\$950.51	\$1,031.23	\$1,130.12	\$1,207.80
71	\$778.90	\$969.70	\$1,069.62	\$1,160.43	\$1,271.73	\$1,359.15
72	\$865.66	\$1,077.66	\$1,188.73	\$1,289.67	\$1,413.31	\$1,510.47
73	\$952.39	\$1,185.61	\$1,307.84	\$1,418.86	\$1,554.91	\$1,661.82
74	\$1,039.12	\$1,293.60	\$1,426.94	\$1,548.08	\$1,696.52	\$1,813.15
75	\$1,074.35	\$1,337.43	\$1,475.32	\$1,600.56	\$1,754.03	\$1,874.63
76	\$1,199.88	\$1,493.74	\$1,647.39	\$1,787.62	\$1,959.03	\$2,093.70
77	\$1,325.46	\$1,650.06	\$1,819.47	\$1,974.64	\$2,163.99	\$2,312.78
78	\$1,451.02	\$1,806.37	\$1,991.52	\$2,161.70	\$2,369.01	\$2,531.87
79	\$1,576.56	\$1,962.68	\$2,163.61	\$2,348.76	\$2,574.00	\$2,750.95
80	\$1,702.12	\$2,118.97	\$2,335.70	\$2,535.80	\$2,778.97	\$2,970.05
81	\$1,906.38	\$2,373.23	\$2,615.96	\$2,840.13	\$3,112.46	\$3,326.43
82	\$2,110.63	\$2,627.54	\$2,896.25	\$3,144.42	\$3,445.93	\$3,682.84
83	\$2,314.90	\$2,881.82	\$3,176.54	\$3,448.70	\$3,779.41	\$4,039.24
84	\$2,519.14	\$3,136.07	\$3,456.82	\$3,753.01	\$4,112.89	\$4,395.65
85	\$2,723.40	\$3,390.36	\$3,737.11	\$4,057.31	\$4,446.36	\$4,752.06
86	\$3,104.67	\$3,865.00	\$4,260.29	\$4,625.32	\$5,068.86	\$5,417.33
87	\$3,485.96	\$4,339.66	\$4,783.51	\$5,193.38	\$5,691.36	\$6,082.63
88	\$3,867.23	\$4,814.30	\$5,306.69	\$5,761.39	\$6,313.84	\$6,747.92
89	\$4,248.52	\$5,288.94	\$5,829.87	\$6,329.40	\$6,936.35	\$7,413.19
90	\$4,629.77	\$5,763.59	\$6,353.09	\$6,897.43	\$7,558.82	\$8,078.48
91	\$5,011.04	\$6,238.24	\$6,876.25	\$7,465.43	\$8,181.31	\$8,743.77
92	\$5,392.33	\$6,712.89	\$7,399.46	\$8,033.45	\$8,803.80	\$9,409.05
93	\$5,773.61	\$7,187.53	\$7,922.68	\$8,601.48	\$9,426.30	\$10,074.36
94	\$6,154.85	\$7,662.19	\$8,445.85	\$9,169.52	\$10,048.79	\$10,739.64
95	\$6,536.17	\$8,136.84	\$8,969.05	\$9,737.54	\$10,671.27	\$11,404.94
96	\$7,026.36	\$8,747.10	\$9,641.73	\$10,467.83	\$11,471.61	\$12,260.30
97	\$7,516.57	\$9,357.36	\$10,314.41	\$11,198.17	\$12,271.96	\$13,115.67
98	\$8,006.78	\$9,967.64	\$10,987.09	\$11,928.48	\$13,072.31	\$13,971.05
99	\$8,497.00	\$10,577.91	\$11,659.76	\$12,658.80	\$13,872.66	\$14,826.41

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$61.75	\$76.89	\$85.50	\$92.02	\$100.84	\$107.76
31	\$62.52	\$77.83	\$86.55	\$93.14	\$102.08	\$109.10
32	\$63.28	\$78.77	\$87.61	\$94.28	\$103.32	\$110.42
33	\$64.04	\$79.72	\$88.65	\$95.40	\$104.56	\$111.75
34	\$64.82	\$80.69	\$89.72	\$96.55	\$105.80	\$113.07
35	\$65.57	\$81.64	\$90.76	\$97.70	\$107.06	\$114.43
36	\$66.33	\$82.58	\$91.83	\$98.82	\$108.31	\$115.75
37	\$67.09	\$83.52	\$92.91	\$99.97	\$109.55	\$117.09
38	\$67.87	\$84.47	\$93.94	\$101.12	\$110.80	\$118.41
39	\$68.64	\$85.43	\$95.02	\$102.23	\$112.04	\$119.74
40	\$69.38	\$86.39	\$96.06	\$103.38	\$113.28	\$121.08
41	\$70.77	\$88.08	\$97.99	\$105.42	\$115.54	\$123.48
42	\$72.14	\$89.81	\$99.92	\$107.46	\$117.78	\$125.87
43	\$73.52	\$91.51	\$101.84	\$109.51	\$120.02	\$128.28
44	\$74.88	\$93.22	\$103.77	\$111.56	\$122.27	\$130.67
45	\$76.25	\$94.93	\$105.71	\$113.61	\$124.52	\$133.08
46	\$78.27	\$97.42	\$108.45	\$116.60	\$127.76	\$136.55
47	\$80.26	\$99.92	\$111.19	\$119.58	\$131.04	\$140.05
48	\$82.26	\$102.41	\$113.94	\$122.55	\$134.30	\$143.54
49	\$84.27	\$104.89	\$116.68	\$125.56	\$137.59	\$147.03
50	\$86.28	\$107.39	\$119.41	\$128.53	\$140.87	\$150.53
51	\$90.01	\$112.04	\$124.57	\$134.07	\$146.92	\$157.03
52	\$93.71	\$116.64	\$129.69	\$139.62	\$153.00	\$163.51
53	\$97.43	\$121.29	\$134.84	\$145.16	\$159.07	\$170.00
54	\$101.14	\$125.93	\$139.97	\$150.69	\$165.15	\$176.49
55	\$103.45	\$128.80	\$143.15	\$154.12	\$168.90	\$180.52
56	\$110.53	\$137.57	\$152.84	\$164.64	\$180.42	\$192.82
57	\$117.56	\$146.37	\$162.51	\$175.15	\$191.94	\$205.14
58	\$124.62	\$155.15	\$172.20	\$185.67	\$203.46	\$217.45
59	\$131.70	\$163.92	\$181.86	\$196.17	\$214.98	\$229.79
60	\$138.72	\$172.73	\$191.55	\$206.70	\$226.50	\$242.09
61	\$154.50	\$192.35	\$213.44	\$230.20	\$252.28	\$269.62
62	\$170.29	\$212.00	\$235.33	\$253.70	\$278.03	\$297.15
63	\$186.07	\$231.66	\$257.22	\$277.23	\$303.81	\$324.68
64	\$201.85	\$251.29	\$279.10	\$300.72	\$329.56	\$352.21
65	\$213.17	\$265.36	\$294.82	\$317.58	\$348.01	\$371.94
66	\$243.50	\$303.13	\$336.39	\$362.76	\$397.53	\$424.87
67	\$273.81	\$340.89	\$377.99	\$407.95	\$447.05	\$477.79
68	\$304.15	\$378.63	\$419.57	\$453.13	\$496.56	\$530.71
69	\$334.48	\$416.40	\$461.17	\$498.30	\$546.09	\$583.63
70	\$364.80	\$454.14	\$502.74	\$543.51	\$595.61	\$636.57
71	\$424.49	\$528.43	\$584.82	\$632.38	\$693.03	\$740.67
72	\$484.14	\$602.70	\$666.92	\$721.26	\$790.42	\$844.77
73	\$543.79	\$676.99	\$749.03	\$810.14	\$887.84	\$948.89
74	\$603.46	\$751.24	\$831.12	\$899.02	\$985.25	\$1,052.99
75	\$639.94	\$796.66	\$881.29	\$953.39	\$1,044.81	\$1,116.63
76	\$735.93	\$916.17	\$1,012.94	\$1,096.39	\$1,201.52	\$1,284.13
77	\$831.94	\$1,035.66	\$1,144.61	\$1,239.41	\$1,358.26	\$1,451.64
78	\$927.93	\$1,155.18	\$1,276.28	\$1,382.44	\$1,514.99	\$1,619.14
79	\$1,023.92	\$1,274.71	\$1,407.92	\$1,525.45	\$1,671.71	\$1,786.65
80	\$1,119.93	\$1,394.20	\$1,539.59	\$1,668.46	\$1,828.46	\$1,954.17
81	\$1,254.31	\$1,561.49	\$1,724.36	\$1,868.69	\$2,047.86	\$2,188.66
82	\$1,388.71	\$1,728.82	\$1,909.09	\$2,068.90	\$2,267.28	\$2,423.16
83	\$1,523.10	\$1,896.10	\$2,093.85	\$2,269.12	\$2,486.70	\$2,657.67
84	\$1,657.49	\$2,063.41	\$2,278.60	\$2,469.32	\$2,706.13	\$2,892.16
85	\$1,791.88	\$2,230.73	\$2,463.34	\$2,669.54	\$2,925.52	\$3,126.65
86	\$2,042.75	\$2,543.01	\$2,808.22	\$3,043.29	\$3,335.11	\$3,564.39
87	\$2,293.62	\$2,855.32	\$3,153.09	\$3,417.03	\$3,744.67	\$4,002.13
88	\$2,544.50	\$3,167.61	\$3,497.97	\$3,790.76	\$4,154.26	\$4,439.87
89	\$2,795.33	\$3,479.92	\$3,842.83	\$4,164.50	\$4,563.82	\$4,877.59
90	\$3,046.21	\$3,792.22	\$4,187.70	\$4,538.23	\$4,973.41	\$5,315.32
91	\$3,297.07	\$4,104.53	\$4,532.57	\$4,911.97	\$5,382.97	\$5,753.07
92	\$3,547.95	\$4,416.84	\$4,877.45	\$5,285.70	\$5,792.54	\$6,190.80
93	\$3,798.81	\$4,729.12	\$5,222.30	\$5,659.45	\$6,202.12	\$6,628.51
94	\$4,049.66	\$5,041.43	\$5,567.18	\$6,033.18	\$6,611.71	\$7,066.25
95	\$4,300.53	\$5,353.71	\$5,912.04	\$6,406.93	\$7,021.26	\$7,503.98
96	\$4,623.06	\$5,755.25	\$6,355.46	\$6,887.43	\$7,547.86	\$8,066.78
97	\$4,945.61	\$6,156.79	\$6,798.85	\$7,367.96	\$8,074.46	\$8,629.58
98	\$5,268.14	\$6,558.30	\$7,242.25	\$7,848.47	\$8,601.04	\$9,192.37
99	\$5,590.69	\$6,959.83	\$7,685.67	\$8,329.00	\$9,127.66	\$9,755.19

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$98.82	\$123.01	\$136.17	\$147.22	\$161.33	\$172.40
31	\$100.01	\$124.53	\$137.85	\$149.03	\$163.33	\$174.54
32	\$101.23	\$126.04	\$139.53	\$150.83	\$165.31	\$176.66
33	\$102.47	\$127.56	\$141.21	\$152.65	\$167.30	\$178.78
34	\$103.71	\$129.08	\$142.89	\$154.49	\$169.30	\$180.92
35	\$104.90	\$130.60	\$144.58	\$156.32	\$171.30	\$183.07
36	\$106.15	\$132.12	\$146.26	\$158.13	\$173.29	\$185.19
37	\$107.35	\$133.65	\$147.96	\$159.94	\$175.27	\$187.32
38	\$108.59	\$135.17	\$149.63	\$161.76	\$177.28	\$189.45
39	\$109.82	\$136.72	\$151.33	\$163.58	\$179.27	\$191.57
40	\$111.04	\$138.22	\$152.99	\$165.40	\$181.26	\$193.75
41	\$113.98	\$141.88	\$157.08	\$169.78	\$186.09	\$198.87
42	\$116.92	\$145.56	\$161.18	\$174.17	\$190.89	\$204.02
43	\$119.88	\$149.22	\$165.27	\$178.57	\$195.73	\$209.16
44	\$122.79	\$152.91	\$169.34	\$182.95	\$200.51	\$214.30
45	\$125.77	\$156.56	\$173.44	\$187.36	\$205.32	\$219.46
46	\$129.80	\$161.58	\$178.91	\$193.36	\$211.90	\$226.47
47	\$133.84	\$166.61	\$184.42	\$199.38	\$218.50	\$233.52
48	\$137.86	\$171.61	\$189.91	\$205.40	\$225.06	\$240.55
49	\$141.91	\$176.65	\$195.41	\$211.39	\$231.67	\$247.58
50	\$145.93	\$181.66	\$200.87	\$217.40	\$238.28	\$254.63
51	\$152.89	\$190.33	\$210.40	\$227.76	\$249.61	\$266.78
52	\$159.85	\$198.97	\$219.91	\$238.12	\$260.98	\$278.90
53	\$166.77	\$207.64	\$229.44	\$248.48	\$272.32	\$291.04
54	\$173.75	\$216.30	\$238.95	\$258.84	\$283.66	\$303.16
55	\$178.26	\$221.92	\$245.13	\$265.58	\$291.04	\$311.05
56	\$189.96	\$236.46	\$261.20	\$282.99	\$310.11	\$331.44
57	\$201.62	\$251.01	\$277.27	\$300.39	\$329.19	\$351.83
58	\$213.32	\$265.57	\$293.35	\$317.81	\$348.28	\$372.23
59	\$225.02	\$280.09	\$309.40	\$335.20	\$367.35	\$392.60
60	\$236.67	\$294.65	\$325.49	\$352.61	\$386.43	\$412.99
61	\$259.00	\$322.43	\$356.29	\$385.91	\$422.89	\$451.96
62	\$281.34	\$350.24	\$387.11	\$419.14	\$459.34	\$490.92
63	\$303.68	\$378.04	\$417.95	\$452.42	\$495.80	\$529.86
64	\$325.99	\$405.84	\$448.76	\$485.68	\$532.24	\$568.83
65	\$341.17	\$424.71	\$469.74	\$508.28	\$557.01	\$595.30
66	\$380.85	\$474.11	\$524.13	\$567.38	\$621.78	\$664.54
67	\$420.51	\$523.51	\$578.52	\$626.48	\$686.56	\$733.78
68	\$460.19	\$572.90	\$632.91	\$685.59	\$751.34	\$802.98
69	\$499.86	\$622.28	\$687.32	\$744.68	\$816.12	\$872.22
70	\$539.54	\$671.67	\$741.69	\$803.80	\$880.88	\$941.46
71	\$614.65	\$765.16	\$844.82	\$915.68	\$1,003.50	\$1,072.47
72	\$689.73	\$858.64	\$947.97	\$1,027.56	\$1,126.08	\$1,203.50
73	\$764.81	\$952.12	\$1,051.11	\$1,139.41	\$1,248.68	\$1,334.53
74	\$839.91	\$1,045.58	\$1,154.25	\$1,251.27	\$1,371.27	\$1,465.55
75	\$883.02	\$1,099.26	\$1,213.44	\$1,315.51	\$1,441.64	\$1,540.75
76	\$994.12	\$1,237.59	\$1,365.78	\$1,481.04	\$1,623.06	\$1,734.65
77	\$1,105.27	\$1,375.93	\$1,518.15	\$1,646.62	\$1,804.48	\$1,928.55
78	\$1,216.38	\$1,514.26	\$1,670.48	\$1,812.16	\$1,985.93	\$2,122.46
79	\$1,327.51	\$1,652.64	\$1,822.85	\$1,977.71	\$2,167.35	\$2,316.36
80	\$1,438.63	\$1,790.96	\$1,975.20	\$2,143.26	\$2,348.77	\$2,510.27
81	\$1,611.26	\$2,005.86	\$2,212.22	\$2,400.47	\$2,630.64	\$2,811.49
82	\$1,783.90	\$2,220.80	\$2,449.26	\$2,657.66	\$2,912.50	\$3,112.72
83	\$1,956.53	\$2,435.67	\$2,686.28	\$2,914.86	\$3,194.34	\$3,413.97
84	\$2,129.18	\$2,650.61	\$2,923.29	\$3,172.03	\$3,476.21	\$3,715.20
85	\$2,301.81	\$2,865.53	\$3,160.32	\$3,429.22	\$3,758.06	\$4,016.42
86	\$2,624.07	\$3,266.68	\$3,602.77	\$3,909.33	\$4,284.19	\$4,578.73
87	\$2,946.31	\$3,667.88	\$4,045.21	\$4,389.42	\$4,810.30	\$5,141.03
88	\$3,268.58	\$4,069.06	\$4,487.65	\$4,869.52	\$5,336.46	\$5,703.33
89	\$3,590.82	\$4,470.20	\$4,930.11	\$5,349.59	\$5,862.57	\$6,265.63
90	\$3,913.08	\$4,871.39	\$5,372.55	\$5,829.68	\$6,388.71	\$6,827.93
91	\$4,235.34	\$5,272.55	\$5,814.98	\$6,309.78	\$6,914.83	\$7,390.25
92	\$4,557.59	\$5,673.75	\$6,257.45	\$6,789.86	\$7,440.94	\$7,952.54
93	\$4,879.83	\$6,074.90	\$6,699.88	\$7,269.97	\$7,967.09	\$8,514.81
94	\$5,202.10	\$6,476.07	\$7,142.32	\$7,750.06	\$8,493.21	\$9,077.11
95	\$5,524.35	\$6,877.25	\$7,584.77	\$8,230.17	\$9,019.35	\$9,639.42
96	\$5,938.68	\$7,393.05	\$8,153.64	\$8,847.42	\$9,695.82	\$10,362.38
97	\$6,353.00	\$7,908.83	\$8,722.51	\$9,464.68	\$10,372.24	\$11,085.35
98	\$6,767.32	\$8,424.63	\$9,291.35	\$10,081.93	\$11,048.68	\$11,808.29
99	\$7,181.65	\$8,940.42	\$9,860.22	\$10,699.20	\$11,725.15	\$12,531.24

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$134.46	\$167.40	\$185.01	\$200.33	\$219.55	\$234.64
31	\$136.13	\$169.47	\$187.31	\$202.82	\$222.25	\$237.53
32	\$137.77	\$171.53	\$189.59	\$205.28	\$224.97	\$240.43
33	\$139.44	\$173.58	\$191.87	\$207.75	\$227.66	\$243.32
34	\$141.14	\$175.67	\$194.15	\$210.22	\$230.38	\$246.23
35	\$142.76	\$177.74	\$196.44	\$212.72	\$233.09	\$249.14
36	\$144.44	\$179.81	\$198.74	\$215.18	\$235.81	\$252.03
37	\$146.09	\$181.87	\$201.04	\$217.67	\$238.52	\$254.94
38	\$147.77	\$183.94	\$203.31	\$220.15	\$241.25	\$257.83
39	\$149.43	\$186.03	\$205.63	\$222.61	\$243.97	\$260.71
40	\$151.08	\$188.09	\$207.91	\$225.08	\$246.67	\$263.64
41	\$155.09	\$193.06	\$213.38	\$231.06	\$253.22	\$270.61
42	\$159.09	\$198.06	\$218.86	\$237.01	\$259.74	\$277.60
43	\$163.10	\$203.03	\$224.35	\$243.00	\$266.31	\$284.61
44	\$167.09	\$208.04	\$229.86	\$248.95	\$272.84	\$291.60
45	\$171.10	\$213.01	\$235.34	\$254.92	\$279.39	\$298.58
46	\$175.91	\$218.97	\$241.87	\$262.04	\$287.17	\$306.91
47	\$180.69	\$224.92	\$248.43	\$269.16	\$294.99	\$315.24
48	\$185.44	\$230.86	\$254.96	\$276.28	\$302.76	\$323.59
49	\$190.24	\$236.82	\$261.51	\$283.40	\$310.58	\$331.92
50	\$195.02	\$242.75	\$268.03	\$290.53	\$318.38	\$340.25
51	\$202.88	\$252.58	\$278.84	\$302.24	\$331.23	\$353.99
52	\$210.73	\$262.34	\$289.64	\$313.97	\$344.08	\$367.72
53	\$218.61	\$272.16	\$300.44	\$325.69	\$356.93	\$381.46
54	\$226.47	\$281.94	\$311.25	\$337.42	\$369.77	\$395.19
55	\$231.17	\$287.81	\$317.70	\$344.42	\$377.45	\$403.40
56	\$243.64	\$303.31	\$334.76	\$362.97	\$397.77	\$425.11
57	\$256.08	\$318.80	\$351.81	\$381.51	\$418.09	\$446.83
58	\$268.52	\$334.30	\$368.88	\$400.06	\$438.41	\$468.56
59	\$280.98	\$349.79	\$385.92	\$418.59	\$458.75	\$490.29
60	\$293.41	\$365.31	\$402.96	\$437.15	\$479.07	\$512.00
61	\$316.15	\$393.59	\$434.36	\$471.04	\$516.23	\$551.69
62	\$338.93	\$421.93	\$465.77	\$504.92	\$553.34	\$591.40
63	\$361.67	\$450.27	\$497.16	\$538.83	\$590.49	\$631.08
64	\$384.42	\$478.59	\$528.54	\$572.73	\$627.64	\$670.79
65	\$398.82	\$496.48	\$548.43	\$594.17	\$651.12	\$695.88
66	\$438.89	\$546.37	\$603.34	\$653.85	\$716.53	\$765.80
67	\$478.93	\$596.23	\$658.26	\$713.52	\$781.95	\$835.71
68	\$518.99	\$646.10	\$713.15	\$773.21	\$847.34	\$905.60
69	\$559.07	\$695.99	\$768.04	\$832.87	\$912.76	\$975.49
70	\$599.11	\$745.83	\$822.93	\$892.58	\$978.17	\$1,045.43
71	\$674.39	\$839.52	\$926.30	\$1,004.70	\$1,101.04	\$1,176.73
72	\$749.64	\$933.21	\$1,029.68	\$1,116.82	\$1,223.89	\$1,308.03
73	\$824.87	\$1,026.92	\$1,133.04	\$1,228.91	\$1,346.77	\$1,439.37
74	\$900.15	\$1,120.60	\$1,236.40	\$1,341.03	\$1,469.64	\$1,570.68
75	\$941.31	\$1,171.82	\$1,292.93	\$1,402.36	\$1,536.81	\$1,642.48
76	\$1,051.64	\$1,309.20	\$1,444.19	\$1,566.74	\$1,716.99	\$1,835.03
77	\$1,162.02	\$1,446.57	\$1,595.46	\$1,731.16	\$1,897.14	\$2,027.58
78	\$1,272.35	\$1,583.96	\$1,746.72	\$1,895.56	\$2,077.31	\$2,220.12
79	\$1,382.70	\$1,721.34	\$1,897.98	\$2,059.96	\$2,257.46	\$2,412.67
80	\$1,493.05	\$1,858.71	\$2,049.25	\$2,224.35	\$2,437.66	\$2,605.22
81	\$1,672.22	\$2,081.76	\$2,295.17	\$2,491.28	\$2,730.17	\$2,917.86
82	\$1,851.40	\$2,304.82	\$2,541.07	\$2,758.22	\$3,022.69	\$3,230.49
83	\$2,030.55	\$2,527.82	\$2,786.98	\$3,025.14	\$3,315.20	\$3,543.12
84	\$2,209.73	\$2,750.90	\$3,032.89	\$3,292.04	\$3,607.73	\$3,855.76
85	\$2,388.89	\$2,973.94	\$3,278.80	\$3,558.96	\$3,900.23	\$4,168.37
86	\$2,723.34	\$3,390.29	\$3,737.85	\$4,057.24	\$4,446.28	\$4,751.95
87	\$3,057.78	\$3,806.65	\$4,196.86	\$4,555.49	\$4,992.30	\$5,335.53
88	\$3,392.26	\$4,222.99	\$4,655.91	\$5,053.75	\$5,538.36	\$5,919.13
89	\$3,726.67	\$4,639.35	\$5,114.94	\$5,552.02	\$6,084.38	\$6,502.70
90	\$4,061.12	\$5,055.69	\$5,573.97	\$6,050.24	\$6,630.41	\$7,086.25
91	\$4,395.57	\$5,472.05	\$6,033.01	\$6,548.51	\$7,176.44	\$7,669.84
92	\$4,730.02	\$5,888.41	\$6,492.03	\$7,046.75	\$7,722.46	\$8,253.41
93	\$5,064.47	\$6,304.74	\$6,951.08	\$7,545.03	\$8,268.50	\$8,836.98
94	\$5,398.91	\$6,721.09	\$7,410.10	\$8,043.28	\$8,814.56	\$9,420.56
95	\$5,733.35	\$7,137.45	\$7,869.13	\$8,541.54	\$9,360.58	\$10,004.11
96	\$6,163.35	\$7,672.74	\$8,459.33	\$9,182.15	\$10,062.63	\$10,754.43
97	\$6,593.36	\$8,208.07	\$9,049.51	\$9,822.76	\$10,764.68	\$11,504.74
98	\$7,023.35	\$8,743.37	\$9,639.70	\$10,463.39	\$11,466.71	\$12,255.05
99	\$7,453.35	\$9,278.69	\$10,229.88	\$11,104.00	\$12,168.75	\$13,005.37

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$52.46	\$65.30	\$72.87	\$78.15	\$85.64	\$91.51
31	\$53.11	\$66.10	\$73.79	\$79.11	\$86.68	\$92.65
32	\$53.74	\$66.93	\$74.69	\$80.08	\$87.75	\$93.79
33	\$54.40	\$67.73	\$75.58	\$81.04	\$88.82	\$94.92
34	\$55.05	\$68.52	\$76.49	\$82.01	\$89.86	\$96.04
35	\$55.69	\$69.33	\$77.41	\$82.98	\$90.94	\$97.18
36	\$56.35	\$70.13	\$78.29	\$83.95	\$91.99	\$98.30
37	\$56.99	\$70.93	\$79.20	\$84.91	\$93.05	\$99.44
38	\$57.64	\$71.76	\$80.09	\$85.88	\$94.10	\$100.58
39	\$58.29	\$72.56	\$80.99	\$86.82	\$95.17	\$101.70
40	\$58.94	\$73.37	\$81.88	\$87.79	\$96.21	\$102.84
41	\$60.13	\$74.85	\$83.51	\$89.57	\$98.17	\$104.93
42	\$61.32	\$76.33	\$85.15	\$91.35	\$100.11	\$106.99
43	\$62.52	\$77.83	\$86.76	\$93.12	\$102.06	\$109.08
44	\$63.70	\$79.30	\$88.39	\$94.90	\$104.01	\$111.15
45	\$64.89	\$80.79	\$90.01	\$96.67	\$105.94	\$113.25
46	\$66.56	\$82.86	\$92.27	\$99.18	\$108.66	\$116.15
47	\$68.25	\$84.96	\$94.54	\$101.66	\$111.41	\$119.06
48	\$69.90	\$87.02	\$96.81	\$104.15	\$114.13	\$121.96
49	\$71.58	\$89.10	\$99.07	\$106.64	\$116.86	\$124.88
50	\$73.23	\$91.17	\$101.37	\$109.12	\$119.58	\$127.81
51	\$76.38	\$95.09	\$105.73	\$113.82	\$124.72	\$133.29
52	\$79.54	\$99.02	\$110.10	\$118.51	\$129.87	\$138.79
53	\$82.71	\$102.95	\$114.48	\$123.21	\$135.00	\$144.30
54	\$85.83	\$106.87	\$118.87	\$127.90	\$140.16	\$149.80
55	\$87.05	\$108.37	\$120.53	\$129.69	\$142.13	\$151.90
56	\$92.98	\$115.75	\$128.69	\$138.53	\$151.82	\$162.25
57	\$98.92	\$123.15	\$136.84	\$147.36	\$161.49	\$172.61
58	\$104.86	\$130.53	\$144.99	\$156.21	\$171.18	\$182.95
59	\$110.77	\$137.91	\$153.11	\$165.05	\$180.87	\$193.30
60	\$116.71	\$145.30	\$161.26	\$173.89	\$190.56	\$203.67
61	\$130.08	\$161.93	\$179.82	\$193.80	\$212.38	\$226.97
62	\$143.45	\$178.58	\$198.36	\$213.72	\$234.20	\$250.30
63	\$156.83	\$195.22	\$216.93	\$233.63	\$256.04	\$273.62
64	\$170.18	\$211.86	\$235.50	\$253.55	\$277.85	\$296.96
65	\$180.81	\$225.10	\$250.26	\$269.38	\$295.22	\$315.50
66	\$206.64	\$257.24	\$285.73	\$307.86	\$337.37	\$360.58
67	\$232.46	\$289.39	\$321.20	\$346.34	\$379.54	\$405.65
68	\$258.30	\$321.56	\$356.67	\$384.80	\$421.72	\$450.70
69	\$284.14	\$353.72	\$392.14	\$423.31	\$463.87	\$495.76
70	\$309.96	\$385.85	\$427.60	\$461.77	\$506.04	\$540.83
71	\$360.80	\$449.14	\$497.55	\$537.51	\$589.03	\$629.53
72	\$411.61	\$512.43	\$567.49	\$613.24	\$672.04	\$718.24
73	\$462.45	\$575.71	\$637.45	\$688.99	\$755.05	\$806.95
74	\$513.30	\$639.01	\$707.40	\$764.72	\$838.04	\$895.66
75	\$547.05	\$681.01	\$753.78	\$814.99	\$893.14	\$954.52
76	\$629.36	\$783.47	\$866.71	\$937.61	\$1,027.52	\$1,098.15
77	\$711.68	\$885.95	\$979.64	\$1,060.23	\$1,161.89	\$1,241.77
78	\$793.97	\$988.41	\$1,092.57	\$1,182.86	\$1,296.29	\$1,385.40
79	\$876.28	\$1,090.89	\$1,205.52	\$1,305.47	\$1,430.68	\$1,529.02
80	\$958.59	\$1,193.35	\$1,318.43	\$1,428.11	\$1,565.04	\$1,672.65
81	\$1,073.62	\$1,336.55	\$1,476.64	\$1,599.50	\$1,752.87	\$1,873.37
82	\$1,188.66	\$1,479.76	\$1,634.87	\$1,770.86	\$1,940.66	\$2,074.08
83	\$1,303.68	\$1,622.95	\$1,793.07	\$1,942.24	\$2,128.47	\$2,274.80
84	\$1,418.72	\$1,766.16	\$1,951.29	\$2,113.60	\$2,316.28	\$2,475.52
85	\$1,533.76	\$1,909.36	\$2,109.50	\$2,284.98	\$2,504.08	\$2,676.23
86	\$1,748.47	\$2,176.67	\$2,404.83	\$2,604.88	\$2,854.66	\$3,050.89
87	\$1,963.21	\$2,443.99	\$2,700.14	\$2,924.77	\$3,205.22	\$3,425.59
88	\$2,177.93	\$2,711.29	\$2,995.49	\$3,244.65	\$3,555.80	\$3,800.25
89	\$2,392.65	\$2,978.59	\$3,290.81	\$3,564.55	\$3,906.38	\$4,174.93
90	\$2,607.38	\$3,245.92	\$3,586.14	\$3,884.45	\$4,256.95	\$4,549.59
91	\$2,822.11	\$3,513.22	\$3,881.46	\$4,204.34	\$4,607.50	\$4,924.29
92	\$3,036.84	\$3,780.54	\$4,176.81	\$4,524.25	\$4,958.07	\$5,298.95
93	\$3,251.55	\$4,047.83	\$4,472.13	\$4,844.15	\$5,308.65	\$5,673.64
94	\$3,466.26	\$4,315.16	\$4,767.45	\$5,164.04	\$5,659.23	\$6,048.30
95	\$3,680.99	\$4,582.47	\$5,062.80	\$5,483.94	\$6,009.79	\$6,422.96
96	\$3,957.07	\$4,926.16	\$5,442.49	\$5,895.24	\$6,460.53	\$6,904.69
97	\$4,233.15	\$5,269.85	\$5,822.21	\$6,306.52	\$6,911.27	\$7,386.41
98	\$4,509.23	\$5,613.52	\$6,201.92	\$6,717.81	\$7,362.00	\$7,868.13
99	\$4,785.30	\$5,957.21	\$6,581.63	\$7,129.13	\$7,812.74	\$8,349.86

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$83.93	\$104.48	\$115.70	\$125.03	\$137.02	\$146.43
31	\$84.96	\$105.75	\$117.14	\$126.59	\$138.71	\$148.25
32	\$86.00	\$107.08	\$118.56	\$128.12	\$140.40	\$150.06
33	\$87.05	\$108.36	\$119.98	\$129.65	\$142.10	\$151.89
34	\$88.08	\$109.63	\$121.43	\$131.21	\$143.79	\$153.68
35	\$89.11	\$110.94	\$122.87	\$132.76	\$145.49	\$155.48
36	\$90.14	\$112.21	\$124.29	\$134.30	\$147.18	\$157.29
37	\$91.18	\$113.50	\$125.71	\$135.84	\$148.89	\$159.13
38	\$92.22	\$114.81	\$127.14	\$137.40	\$150.56	\$160.93
39	\$93.27	\$116.10	\$128.57	\$138.92	\$152.25	\$162.72
40	\$94.31	\$117.38	\$129.99	\$140.49	\$153.95	\$164.52
41	\$96.81	\$120.51	\$133.45	\$144.24	\$158.06	\$168.95
42	\$99.33	\$123.67	\$136.92	\$148.00	\$162.17	\$173.32
43	\$101.84	\$126.79	\$140.39	\$151.74	\$166.28	\$177.72
44	\$104.37	\$129.90	\$143.85	\$155.49	\$170.38	\$182.08
45	\$106.88	\$133.05	\$147.32	\$159.24	\$174.50	\$186.49
46	\$110.25	\$137.27	\$152.01	\$164.28	\$180.02	\$192.42
47	\$113.67	\$141.50	\$156.70	\$169.33	\$185.57	\$198.34
48	\$117.06	\$145.72	\$161.43	\$174.38	\$191.09	\$204.22
49	\$120.44	\$149.94	\$166.10	\$179.44	\$196.63	\$210.15
50	\$123.83	\$154.16	\$170.81	\$184.47	\$202.20	\$216.07
51	\$129.73	\$161.51	\$178.88	\$193.29	\$211.80	\$226.38
52	\$135.62	\$168.86	\$186.92	\$202.08	\$221.45	\$236.68
53	\$141.56	\$176.22	\$194.97	\$210.88	\$231.10	\$246.99
54	\$147.45	\$183.58	\$203.04	\$219.67	\$240.76	\$257.31
55	\$150.00	\$186.73	\$206.45	\$223.48	\$244.91	\$261.75
56	\$159.84	\$199.00	\$219.96	\$238.14	\$260.98	\$278.93
57	\$169.69	\$211.26	\$233.42	\$252.78	\$277.04	\$296.10
58	\$179.54	\$223.51	\$246.92	\$267.48	\$293.12	\$313.28
59	\$189.37	\$235.77	\$260.40	\$282.14	\$309.21	\$330.45
60	\$199.23	\$248.02	\$273.86	\$296.82	\$325.27	\$347.65
61	\$218.12	\$271.56	\$300.04	\$324.99	\$356.15	\$380.63
62	\$237.06	\$295.11	\$326.23	\$353.17	\$387.04	\$413.63
63	\$255.97	\$318.67	\$352.39	\$381.34	\$417.91	\$446.62
64	\$274.88	\$342.19	\$378.57	\$409.50	\$448.79	\$479.65
65	\$289.40	\$360.29	\$398.69	\$431.16	\$472.50	\$504.99
66	\$323.19	\$402.34	\$445.01	\$481.48	\$527.65	\$563.94
67	\$356.99	\$444.40	\$491.30	\$531.84	\$582.84	\$622.92
68	\$390.77	\$486.47	\$537.60	\$582.17	\$638.00	\$681.85
69	\$424.57	\$528.56	\$583.89	\$632.53	\$693.15	\$740.82
70	\$458.36	\$570.60	\$630.21	\$682.87	\$748.35	\$799.78
71	\$522.33	\$650.21	\$718.12	\$778.14	\$852.74	\$911.37
72	\$586.26	\$729.83	\$806.05	\$873.43	\$957.17	\$1,022.96
73	\$650.21	\$809.45	\$893.96	\$968.71	\$1,061.59	\$1,134.57
74	\$714.17	\$889.07	\$981.87	\$1,063.98	\$1,165.99	\$1,246.16
75	\$754.56	\$939.33	\$1,037.35	\$1,124.13	\$1,231.95	\$1,316.62
76	\$849.84	\$1,057.93	\$1,168.03	\$1,266.09	\$1,387.47	\$1,482.85
77	\$945.13	\$1,176.57	\$1,298.69	\$1,408.01	\$1,543.02	\$1,649.11
78	\$1,040.38	\$1,295.18	\$1,429.36	\$1,549.95	\$1,698.60	\$1,815.35
79	\$1,135.65	\$1,413.78	\$1,560.01	\$1,691.90	\$1,854.15	\$1,981.61
80	\$1,230.94	\$1,532.39	\$1,690.65	\$1,833.85	\$2,009.69	\$2,147.87
81	\$1,378.64	\$1,716.28	\$1,893.53	\$2,053.92	\$2,250.88	\$2,405.61
82	\$1,526.35	\$1,900.17	\$2,096.43	\$2,273.98	\$2,492.03	\$2,663.35
83	\$1,674.09	\$2,084.07	\$2,299.30	\$2,494.04	\$2,733.19	\$2,921.09
84	\$1,821.79	\$2,267.93	\$2,502.18	\$2,714.10	\$2,974.36	\$3,178.84
85	\$1,969.51	\$2,451.81	\$2,705.06	\$2,934.17	\$3,215.52	\$3,436.57
86	\$2,245.21	\$2,795.07	\$3,083.77	\$3,344.94	\$3,665.69	\$3,917.71
87	\$2,520.97	\$3,138.34	\$3,462.45	\$3,755.72	\$4,115.87	\$4,398.83
88	\$2,796.70	\$3,481.59	\$3,841.17	\$4,166.50	\$4,566.04	\$4,879.95
89	\$3,072.42	\$3,824.85	\$4,219.87	\$4,577.28	\$5,016.21	\$5,361.08
90	\$3,348.15	\$4,168.10	\$4,598.58	\$4,988.07	\$5,466.39	\$5,842.19
91	\$3,623.90	\$4,511.35	\$4,977.29	\$5,398.85	\$5,916.54	\$6,323.32
92	\$3,899.62	\$4,854.62	\$5,356.01	\$5,809.65	\$6,366.70	\$6,804.43
93	\$4,175.34	\$5,197.86	\$5,734.72	\$6,220.41	\$6,816.89	\$7,285.56
94	\$4,451.08	\$5,541.14	\$6,113.41	\$6,631.19	\$7,267.06	\$7,766.67
95	\$4,726.79	\$5,884.40	\$6,492.13	\$7,041.98	\$7,717.24	\$8,247.80
96	\$5,081.31	\$6,325.72	\$6,979.02	\$7,570.14	\$8,296.04	\$8,866.38
97	\$5,435.82	\$6,767.05	\$7,465.95	\$8,098.26	\$8,874.83	\$9,484.97
98	\$5,790.35	\$7,208.38	\$7,952.84	\$8,626.41	\$9,453.61	\$10,103.56
99	\$6,144.85	\$7,649.73	\$8,439.77	\$9,154.58	\$10,032.42	\$10,722.14

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$114.33	\$142.34	\$157.31	\$170.35	\$186.68	\$199.49
31	\$115.76	\$144.08	\$159.28	\$172.45	\$188.98	\$201.96
32	\$117.17	\$145.86	\$161.21	\$174.54	\$191.29	\$204.42
33	\$118.57	\$147.62	\$163.15	\$176.64	\$193.61	\$206.90
34	\$120.00	\$149.37	\$165.09	\$178.76	\$195.91	\$209.35
35	\$121.39	\$151.12	\$167.05	\$180.86	\$198.21	\$211.83
36	\$122.82	\$152.90	\$169.00	\$182.97	\$200.50	\$214.28
37	\$124.22	\$154.64	\$170.94	\$185.06	\$202.82	\$216.77
38	\$125.62	\$156.41	\$172.87	\$187.19	\$205.11	\$219.23
39	\$127.07	\$158.16	\$174.83	\$189.27	\$207.43	\$221.68
40	\$128.50	\$159.92	\$176.75	\$191.37	\$209.73	\$224.15
41	\$131.84	\$164.15	\$181.40	\$196.44	\$215.27	\$230.08
42	\$135.25	\$168.36	\$186.06	\$201.50	\$220.82	\$235.99
43	\$138.63	\$172.59	\$190.71	\$206.55	\$226.35	\$241.92
44	\$142.01	\$176.80	\$195.36	\$211.59	\$231.89	\$247.83
45	\$145.42	\$181.03	\$200.02	\$216.64	\$237.41	\$253.74
46	\$149.46	\$186.08	\$205.57	\$222.67	\$244.02	\$260.82
47	\$153.54	\$191.11	\$211.14	\$228.71	\$250.65	\$267.87
48	\$157.57	\$196.16	\$216.72	\$234.75	\$257.26	\$274.96
49	\$161.63	\$201.22	\$222.28	\$240.80	\$263.89	\$282.01
50	\$165.68	\$206.26	\$227.86	\$246.83	\$270.50	\$289.12
51	\$172.34	\$214.57	\$236.98	\$256.77	\$281.38	\$300.75
52	\$179.03	\$222.88	\$246.10	\$266.71	\$292.29	\$312.39
53	\$185.72	\$231.18	\$255.25	\$276.66	\$303.19	\$324.05
54	\$192.36	\$239.49	\$264.39	\$286.59	\$314.09	\$335.68
55	\$194.71	\$242.39	\$267.53	\$290.05	\$317.86	\$339.74
56	\$205.16	\$255.40	\$281.92	\$305.66	\$334.97	\$358.00
57	\$215.63	\$268.44	\$296.31	\$321.22	\$352.05	\$376.24
58	\$226.09	\$281.46	\$310.69	\$336.85	\$369.13	\$394.51
59	\$236.56	\$294.50	\$325.07	\$352.43	\$386.22	\$412.79
60	\$247.02	\$307.54	\$339.44	\$368.02	\$403.30	\$431.05
61	\$266.29	\$331.51	\$366.03	\$396.75	\$434.79	\$464.65
62	\$285.58	\$355.51	\$392.63	\$425.44	\$466.25	\$498.31
63	\$304.85	\$379.53	\$419.23	\$454.18	\$497.71	\$531.92
64	\$324.12	\$403.50	\$445.83	\$482.90	\$529.20	\$565.59
65	\$338.27	\$421.12	\$465.36	\$503.96	\$552.31	\$590.25
66	\$372.40	\$463.60	\$512.13	\$554.80	\$607.99	\$649.80
67	\$406.53	\$506.07	\$558.92	\$605.63	\$663.71	\$709.34
68	\$440.63	\$548.57	\$605.68	\$656.45	\$719.42	\$768.89
69	\$474.77	\$591.03	\$652.43	\$707.32	\$775.12	\$828.42
70	\$508.89	\$633.49	\$699.23	\$758.13	\$830.82	\$887.96
71	\$572.98	\$713.27	\$787.29	\$853.63	\$935.46	\$999.76
72	\$637.05	\$793.08	\$875.35	\$949.09	\$1,040.10	\$1,111.58
73	\$701.12	\$872.85	\$963.44	\$1,044.56	\$1,144.70	\$1,223.41
74	\$765.21	\$952.61	\$1,051.52	\$1,140.02	\$1,249.32	\$1,335.23
75	\$804.17	\$1,001.11	\$1,105.04	\$1,198.06	\$1,312.95	\$1,403.19
76	\$898.83	\$1,118.94	\$1,234.84	\$1,339.09	\$1,467.47	\$1,568.36
77	\$993.51	\$1,236.79	\$1,364.64	\$1,480.08	\$1,622.02	\$1,733.52
78	\$1,088.15	\$1,354.62	\$1,494.44	\$1,621.11	\$1,776.59	\$1,898.71
79	\$1,182.81	\$1,472.48	\$1,624.26	\$1,762.13	\$1,931.12	\$2,063.89
80	\$1,277.45	\$1,590.31	\$1,754.04	\$1,903.15	\$2,085.65	\$2,229.06
81	\$1,430.74	\$1,781.16	\$1,964.53	\$2,131.55	\$2,335.95	\$2,496.54
82	\$1,584.07	\$1,971.99	\$2,175.01	\$2,359.94	\$2,586.21	\$2,764.01
83	\$1,737.35	\$2,162.82	\$2,385.50	\$2,588.31	\$2,836.49	\$3,031.51
84	\$1,890.65	\$2,353.66	\$2,595.98	\$2,816.68	\$3,086.77	\$3,299.00
85	\$2,043.94	\$2,544.49	\$2,806.48	\$3,045.05	\$3,337.04	\$3,566.45
86	\$2,330.09	\$2,900.72	\$3,199.38	\$3,471.38	\$3,804.23	\$4,065.77
87	\$2,616.23	\$3,256.96	\$3,592.26	\$3,897.67	\$4,271.42	\$4,565.10
88	\$2,902.39	\$3,613.17	\$3,985.20	\$4,323.99	\$4,738.63	\$5,064.39
89	\$3,188.54	\$3,969.42	\$4,378.08	\$4,750.29	\$5,205.83	\$5,563.70
90	\$3,474.70	\$4,325.67	\$4,770.99	\$5,176.59	\$5,672.98	\$6,063.01
91	\$3,760.85	\$4,681.89	\$5,163.90	\$5,602.90	\$6,140.18	\$6,562.32
92	\$4,047.02	\$5,038.11	\$5,556.81	\$6,029.21	\$6,607.37	\$7,061.61
93	\$4,333.15	\$5,394.32	\$5,949.71	\$6,455.54	\$7,074.54	\$7,560.93
94	\$4,619.31	\$5,750.57	\$6,342.59	\$6,881.83	\$7,541.72	\$8,060.23
95	\$4,905.47	\$6,106.82	\$6,735.53	\$7,308.13	\$8,008.91	\$8,559.54
96	\$5,273.38	\$6,564.81	\$7,240.69	\$7,856.25	\$8,609.59	\$9,201.50
97	\$5,641.28	\$7,022.82	\$7,745.84	\$8,404.36	\$9,210.27	\$9,843.47
98	\$6,009.20	\$7,480.83	\$8,251.01	\$8,952.46	\$9,810.93	\$10,485.41
99	\$6,377.11	\$7,938.84	\$8,756.19	\$9,500.59	\$10,411.60	\$11,127.38

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$42.00	\$52.30	\$58.15	\$62.58	\$68.58	\$73.29	\$85.73
31	\$42.54	\$52.94	\$58.85	\$63.36	\$69.43	\$74.20	\$86.79
32	\$43.05	\$53.58	\$59.56	\$64.13	\$70.27	\$75.11	\$87.85
33	\$43.55	\$54.24	\$60.30	\$64.91	\$71.12	\$76.01	\$88.92
34	\$44.10	\$54.88	\$61.01	\$65.68	\$71.97	\$76.92	\$89.96
35	\$44.61	\$55.53	\$61.73	\$66.46	\$72.82	\$77.83	\$91.03
36	\$45.12	\$56.17	\$62.44	\$67.22	\$73.66	\$78.74	\$92.10
37	\$45.63	\$56.83	\$63.18	\$68.01	\$74.51	\$79.64	\$93.14
38	\$46.17	\$57.46	\$63.89	\$68.78	\$75.35	\$80.55	\$94.21
39	\$46.68	\$58.12	\$64.59	\$69.56	\$76.20	\$81.46	\$95.26
40	\$47.20	\$58.76	\$65.32	\$70.31	\$77.06	\$82.38	\$96.34
41	\$48.14	\$59.93	\$66.61	\$71.71	\$78.58	\$83.98	\$98.22
42	\$49.07	\$61.08	\$67.88	\$73.09	\$80.13	\$85.62	\$100.14
43	\$50.01	\$62.25	\$69.18	\$74.49	\$81.64	\$87.26	\$102.06
44	\$50.93	\$63.41	\$70.45	\$75.90	\$83.18	\$88.87	\$103.95
45	\$51.86	\$64.58	\$71.74	\$77.28	\$84.69	\$90.51	\$105.87
46	\$53.25	\$66.29	\$73.61	\$79.30	\$86.93	\$92.91	\$108.64
47	\$54.61	\$67.98	\$75.48	\$81.35	\$89.16	\$95.30	\$111.46
48	\$55.98	\$69.67	\$77.36	\$83.39	\$91.37	\$97.67	\$114.23
49	\$57.33	\$71.38	\$79.23	\$85.43	\$93.61	\$100.05	\$117.02
50	\$58.71	\$73.08	\$81.11	\$87.46	\$95.84	\$102.44	\$119.81
51	\$61.25	\$76.24	\$84.61	\$91.25	\$99.99	\$106.87	\$124.99
52	\$63.78	\$79.39	\$88.15	\$95.02	\$104.13	\$111.28	\$130.15
53	\$66.31	\$82.54	\$91.66	\$98.80	\$108.28	\$115.70	\$135.34
54	\$68.86	\$85.69	\$95.19	\$102.57	\$112.41	\$120.12	\$140.50
55	\$71.38	\$88.86	\$98.69	\$106.34	\$116.54	\$124.54	\$145.68
56	\$76.27	\$94.94	\$105.40	\$113.64	\$124.53	\$133.09	\$155.66
57	\$81.17	\$101.05	\$112.06	\$120.91	\$132.51	\$141.63	\$165.63
58	\$86.06	\$107.13	\$118.74	\$128.20	\$140.50	\$150.15	\$175.63
59	\$90.95	\$113.21	\$125.41	\$135.50	\$148.48	\$158.69	\$185.60
60	\$95.84	\$119.30	\$132.10	\$142.78	\$156.47	\$167.22	\$195.59
61	\$106.66	\$132.75	\$147.11	\$158.87	\$174.11	\$186.07	\$217.64
62	\$117.45	\$146.22	\$162.11	\$174.98	\$191.75	\$204.94	\$239.70
63	\$128.25	\$159.67	\$177.12	\$191.08	\$209.40	\$223.79	\$261.74
64	\$139.07	\$173.13	\$192.13	\$207.17	\$227.03	\$242.65	\$283.80
65	\$149.88	\$186.58	\$207.14	\$223.27	\$244.67	\$261.49	\$305.85
66	\$171.11	\$213.01	\$236.28	\$254.92	\$279.35	\$298.55	\$349.19
67	\$192.34	\$239.45	\$265.41	\$286.54	\$314.02	\$335.61	\$392.52
68	\$213.58	\$265.88	\$294.56	\$318.19	\$348.68	\$372.67	\$435.86
69	\$234.81	\$292.32	\$323.68	\$349.81	\$383.36	\$409.73	\$479.21
70	\$256.04	\$318.76	\$352.82	\$381.45	\$418.03	\$446.76	\$522.53
71	\$297.82	\$370.77	\$410.29	\$443.71	\$486.25	\$519.69	\$607.82
72	\$339.62	\$422.79	\$467.74	\$505.96	\$554.47	\$592.60	\$693.10
73	\$381.42	\$474.80	\$525.21	\$568.23	\$622.68	\$665.51	\$778.38
74	\$423.19	\$526.83	\$582.69	\$630.46	\$690.93	\$738.42	\$863.66
75	\$464.99	\$578.85	\$640.15	\$692.72	\$759.17	\$811.35	\$948.95
76	\$534.59	\$665.51	\$735.56	\$796.42	\$872.79	\$932.79	\$1,090.99
77	\$604.19	\$752.15	\$830.96	\$900.13	\$986.43	\$1,054.24	\$1,233.04
78	\$673.78	\$838.80	\$926.38	\$1,003.80	\$1,100.06	\$1,175.68	\$1,375.08
79	\$743.39	\$925.44	\$1,021.78	\$1,107.51	\$1,213.70	\$1,297.14	\$1,517.13
80	\$813.00	\$1,012.09	\$1,117.20	\$1,211.20	\$1,327.35	\$1,418.58	\$1,659.17
81	\$910.56	\$1,133.54	\$1,251.25	\$1,356.53	\$1,486.62	\$1,588.82	\$1,858.28
82	\$1,008.12	\$1,254.99	\$1,385.30	\$1,501.86	\$1,645.89	\$1,759.04	\$2,057.36
83	\$1,105.66	\$1,376.44	\$1,519.38	\$1,647.21	\$1,805.18	\$1,929.27	\$2,256.47
84	\$1,203.22	\$1,497.89	\$1,653.43	\$1,792.58	\$1,964.44	\$2,099.50	\$2,455.57
85	\$1,300.78	\$1,619.36	\$1,787.49	\$1,937.91	\$2,123.73	\$2,269.75	\$2,654.67
86	\$1,482.89	\$1,846.07	\$2,037.74	\$2,209.23	\$2,421.06	\$2,587.49	\$3,026.31
87	\$1,665.01	\$2,072.76	\$2,288.00	\$2,480.53	\$2,718.37	\$2,905.26	\$3,397.99
88	\$1,847.12	\$2,299.49	\$2,538.22	\$2,751.84	\$3,015.70	\$3,223.04	\$3,769.64
89	\$2,029.24	\$2,526.18	\$2,788.49	\$3,023.15	\$3,313.03	\$3,540.80	\$4,141.27
90	\$2,211.34	\$2,752.90	\$3,038.72	\$3,294.44	\$3,610.33	\$3,858.57	\$4,512.95
91	\$2,393.44	\$2,979.61	\$3,288.99	\$3,565.76	\$3,907.67	\$4,176.33	\$4,884.59
92	\$2,575.57	\$3,206.30	\$3,539.25	\$3,837.06	\$4,205.00	\$4,494.08	\$5,256.24
93	\$2,757.67	\$3,433.01	\$3,789.47	\$4,108.37	\$4,502.30	\$4,811.84	\$5,627.90
94	\$2,939.78	\$3,659.72	\$4,039.73	\$4,379.68	\$4,799.63	\$5,129.62	\$5,999.55
95	\$3,121.89	\$3,886.43	\$4,289.97	\$4,650.99	\$5,096.97	\$5,447.39	\$6,371.20
96	\$3,356.04	\$4,177.90	\$4,611.72	\$4,999.81	\$5,479.25	\$5,855.95	\$6,849.04
97	\$3,590.18	\$4,469.41	\$4,933.48	\$5,348.63	\$5,861.50	\$6,264.47	\$7,326.88
98	\$3,824.32	\$4,760.89	\$5,255.22	\$5,697.45	\$6,243.79	\$6,673.05	\$7,804.74
99	\$4,058.45	\$5,052.36	\$5,576.97	\$6,046.27	\$6,626.05	\$7,081.61	\$8,282.57

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.21	\$83.68	\$92.59	\$100.12	\$109.73	\$117.29	\$137.18
31	\$68.05	\$84.73	\$93.74	\$101.37	\$111.10	\$118.73	\$138.88
32	\$68.88	\$85.75	\$94.87	\$102.60	\$112.46	\$120.17	\$140.56
33	\$69.69	\$86.78	\$96.04	\$103.85	\$113.79	\$121.63	\$142.24
34	\$70.54	\$87.81	\$97.17	\$105.08	\$115.15	\$123.05	\$143.93
35	\$71.37	\$88.83	\$98.32	\$106.34	\$116.51	\$124.53	\$145.64
36	\$72.18	\$89.89	\$99.45	\$107.57	\$117.87	\$125.96	\$147.35
37	\$73.02	\$90.93	\$100.60	\$108.82	\$119.22	\$127.42	\$149.03
38	\$73.87	\$91.93	\$101.75	\$110.03	\$120.58	\$128.88	\$150.73
39	\$74.69	\$92.97	\$102.87	\$111.29	\$121.93	\$130.32	\$152.42
40	\$75.52	\$94.03	\$104.03	\$112.51	\$123.30	\$131.78	\$154.12
41	\$77.54	\$96.53	\$106.80	\$115.50	\$126.58	\$135.28	\$158.22
42	\$79.55	\$99.02	\$109.54	\$118.51	\$129.88	\$138.79	\$162.34
43	\$81.56	\$101.56	\$112.31	\$121.51	\$133.17	\$142.32	\$166.45
44	\$83.57	\$104.05	\$115.03	\$124.51	\$136.45	\$145.84	\$170.56
45	\$85.58	\$106.57	\$117.82	\$127.50	\$139.74	\$149.34	\$174.68
46	\$88.33	\$109.94	\$121.57	\$131.58	\$144.20	\$154.12	\$180.23
47	\$91.06	\$113.36	\$125.36	\$135.64	\$148.66	\$158.89	\$185.84
48	\$93.79	\$116.74	\$129.13	\$139.71	\$153.10	\$163.63	\$191.41
49	\$96.51	\$120.18	\$132.91	\$143.81	\$157.59	\$168.44	\$196.96
50	\$99.25	\$123.56	\$136.71	\$147.87	\$162.06	\$173.19	\$202.54
51	\$104.03	\$129.49	\$143.18	\$154.95	\$169.80	\$181.46	\$212.25
52	\$108.74	\$135.38	\$149.68	\$162.02	\$177.54	\$189.73	\$221.92
53	\$113.51	\$141.30	\$156.17	\$169.07	\$185.31	\$198.03	\$231.62
54	\$118.24	\$147.18	\$162.66	\$176.17	\$193.04	\$206.32	\$241.29
55	\$123.00	\$153.11	\$169.15	\$183.23	\$200.81	\$214.59	\$251.00
56	\$131.03	\$163.13	\$180.21	\$195.24	\$213.96	\$228.65	\$267.45
57	\$139.11	\$173.15	\$191.26	\$207.23	\$227.08	\$242.72	\$283.87
58	\$147.16	\$183.22	\$202.30	\$219.23	\$240.25	\$256.76	\$300.31
59	\$155.20	\$193.21	\$213.34	\$231.23	\$253.41	\$270.81	\$316.75
60	\$163.27	\$203.25	\$224.39	\$243.24	\$266.56	\$284.88	\$333.20
61	\$178.61	\$222.33	\$245.56	\$266.07	\$291.59	\$311.63	\$364.48
62	\$193.94	\$241.45	\$266.73	\$288.94	\$316.63	\$338.40	\$395.80
63	\$209.27	\$260.53	\$287.92	\$311.79	\$341.67	\$365.16	\$427.10
64	\$224.61	\$279.63	\$309.08	\$334.65	\$366.72	\$391.93	\$458.40
65	\$239.97	\$298.71	\$330.24	\$357.48	\$391.75	\$418.69	\$489.70
66	\$267.76	\$333.31	\$368.31	\$398.90	\$437.13	\$467.19	\$546.42
67	\$295.56	\$367.92	\$406.37	\$440.30	\$482.52	\$515.70	\$603.15
68	\$323.35	\$402.54	\$444.41	\$481.71	\$527.91	\$564.19	\$659.87
69	\$351.15	\$437.15	\$482.45	\$523.10	\$573.28	\$612.71	\$716.62
70	\$378.95	\$471.76	\$520.51	\$564.55	\$618.69	\$661.20	\$773.36
71	\$431.54	\$537.20	\$592.76	\$642.89	\$704.55	\$752.99	\$880.69
72	\$484.11	\$602.69	\$665.03	\$721.25	\$790.41	\$844.75	\$988.02
73	\$536.73	\$668.15	\$737.28	\$799.61	\$876.28	\$936.53	\$1,095.36
74	\$589.30	\$733.64	\$809.53	\$877.95	\$962.14	\$1,028.29	\$1,202.70
75	\$641.92	\$799.10	\$881.78	\$956.29	\$1,048.05	\$1,120.09	\$1,310.02
76	\$722.47	\$899.39	\$992.21	\$1,076.31	\$1,179.52	\$1,260.62	\$1,474.42
77	\$803.01	\$999.67	\$1,102.60	\$1,196.34	\$1,311.04	\$1,401.18	\$1,638.82
78	\$883.55	\$1,099.95	\$1,213.04	\$1,316.32	\$1,442.54	\$1,541.73	\$1,803.18
79	\$964.11	\$1,200.22	\$1,323.44	\$1,436.36	\$1,574.08	\$1,682.30	\$1,967.59
80	\$1,044.67	\$1,300.51	\$1,433.88	\$1,556.35	\$1,705.61	\$1,822.84	\$2,131.99
81	\$1,170.05	\$1,456.57	\$1,605.93	\$1,743.11	\$1,910.26	\$2,041.59	\$2,387.83
82	\$1,295.40	\$1,612.63	\$1,778.00	\$1,929.85	\$2,114.92	\$2,260.33	\$2,643.66
83	\$1,420.75	\$1,768.70	\$1,950.07	\$2,116.63	\$2,319.61	\$2,479.07	\$2,899.50
84	\$1,546.10	\$1,924.77	\$2,122.12	\$2,303.41	\$2,524.26	\$2,697.81	\$3,155.34
85	\$1,671.48	\$2,080.81	\$2,294.18	\$2,490.15	\$2,728.92	\$2,916.55	\$3,411.17
86	\$1,905.47	\$2,372.16	\$2,615.35	\$2,838.80	\$3,110.99	\$3,324.86	\$3,888.73
87	\$2,139.48	\$2,663.45	\$2,936.56	\$3,187.41	\$3,493.04	\$3,733.19	\$4,366.30
88	\$2,373.49	\$2,954.76	\$3,257.71	\$3,536.04	\$3,875.10	\$4,141.53	\$4,843.87
89	\$2,607.51	\$3,246.08	\$3,578.91	\$3,884.66	\$4,257.13	\$4,549.81	\$5,321.42
90	\$2,841.51	\$3,537.38	\$3,900.09	\$4,233.26	\$4,639.18	\$4,958.14	\$5,799.02
91	\$3,075.52	\$3,828.70	\$4,221.28	\$4,581.91	\$5,021.25	\$5,366.46	\$6,276.56
92	\$3,309.52	\$4,120.00	\$4,542.49	\$4,930.52	\$5,403.29	\$5,774.78	\$6,754.13
93	\$3,543.52	\$4,411.32	\$4,863.64	\$5,279.14	\$5,785.35	\$6,183.10	\$7,231.69
94	\$3,777.53	\$4,702.65	\$5,184.84	\$5,627.76	\$6,167.38	\$6,591.41	\$7,709.27
95	\$4,011.55	\$4,993.95	\$5,506.01	\$5,976.39	\$6,549.46	\$6,999.74	\$8,186.80
96	\$4,312.40	\$5,368.50	\$5,918.97	\$6,424.60	\$7,040.66	\$7,524.71	\$8,800.81
97	\$4,613.28	\$5,743.07	\$6,331.94	\$6,872.84	\$7,531.88	\$8,049.68	\$9,414.83
98	\$4,914.15	\$6,117.60	\$6,744.86	\$7,321.06	\$8,023.08	\$8,574.68	\$10,028.85
99	\$5,215.00	\$6,492.15	\$7,157.84	\$7,769.31	\$8,514.29	\$9,099.66	\$10,642.86

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$91.46	\$113.85	\$125.74	\$136.24	\$149.31	\$159.58	\$186.66
31	\$92.60	\$115.27	\$127.29	\$137.95	\$151.16	\$161.57	\$188.96
32	\$93.72	\$116.66	\$128.84	\$139.61	\$153.00	\$163.52	\$191.25
33	\$94.85	\$118.08	\$130.42	\$141.29	\$154.84	\$165.50	\$193.56
34	\$95.99	\$119.47	\$131.94	\$142.99	\$156.71	\$167.48	\$195.87
35	\$97.11	\$120.89	\$133.50	\$144.68	\$158.55	\$169.44	\$198.17
36	\$98.23	\$122.31	\$135.06	\$146.36	\$160.38	\$171.42	\$200.48
37	\$99.37	\$123.71	\$136.64	\$148.04	\$162.22	\$173.39	\$202.78
38	\$100.51	\$125.11	\$138.16	\$149.72	\$164.07	\$175.38	\$205.10
39	\$101.63	\$126.52	\$139.71	\$151.42	\$165.91	\$177.34	\$207.39
40	\$102.78	\$127.94	\$141.28	\$153.09	\$167.77	\$179.33	\$209.72
41	\$105.47	\$131.32	\$144.99	\$157.14	\$172.20	\$184.04	\$215.24
42	\$108.21	\$134.69	\$148.68	\$161.17	\$176.64	\$188.78	\$220.80
43	\$110.91	\$138.06	\$152.42	\$165.23	\$181.08	\$193.52	\$226.33
44	\$113.60	\$141.46	\$156.09	\$169.28	\$185.51	\$198.24	\$231.86
45	\$116.33	\$144.84	\$159.81	\$173.32	\$189.91	\$202.98	\$237.42
46	\$119.62	\$148.91	\$164.28	\$178.18	\$195.29	\$208.71	\$244.10
47	\$122.89	\$152.96	\$168.76	\$183.05	\$200.63	\$214.42	\$250.78
48	\$126.16	\$157.04	\$173.24	\$187.94	\$205.95	\$220.13	\$257.45
49	\$129.42	\$161.13	\$177.72	\$192.81	\$211.31	\$225.84	\$264.12
50	\$132.70	\$165.20	\$182.20	\$197.70	\$216.64	\$231.53	\$270.81
51	\$138.05	\$171.84	\$189.54	\$205.67	\$225.37	\$240.88	\$281.71
52	\$143.39	\$178.50	\$196.89	\$213.61	\$234.09	\$250.17	\$292.62
53	\$148.71	\$185.13	\$204.21	\$221.55	\$242.81	\$259.48	\$303.51
54	\$154.07	\$191.76	\$211.55	\$229.53	\$251.51	\$268.82	\$314.39
55	\$159.41	\$198.43	\$218.88	\$237.48	\$260.24	\$278.14	\$325.30
56	\$168.00	\$209.13	\$230.67	\$250.29	\$274.27	\$293.12	\$342.85
57	\$176.60	\$219.84	\$242.45	\$263.08	\$288.31	\$308.11	\$360.37
58	\$185.20	\$230.53	\$254.22	\$275.89	\$302.32	\$323.11	\$377.93
59	\$193.78	\$241.23	\$265.99	\$288.68	\$316.36	\$338.12	\$395.46
60	\$202.37	\$251.94	\$277.78	\$301.49	\$330.40	\$353.12	\$412.99
61	\$218.00	\$271.38	\$299.32	\$324.77	\$355.94	\$380.38	\$444.89
62	\$233.62	\$290.85	\$320.87	\$348.06	\$381.43	\$407.65	\$476.77
63	\$249.24	\$310.30	\$342.41	\$371.35	\$406.94	\$434.90	\$508.67
64	\$264.87	\$329.74	\$363.93	\$394.61	\$432.44	\$462.19	\$540.57
65	\$280.50	\$349.21	\$385.47	\$417.89	\$457.96	\$489.44	\$572.44
66	\$308.56	\$384.12	\$423.94	\$459.68	\$503.74	\$538.39	\$629.70
67	\$336.59	\$419.04	\$462.41	\$501.45	\$549.54	\$587.33	\$686.94
68	\$364.64	\$453.95	\$500.87	\$543.25	\$595.35	\$636.26	\$744.18
69	\$392.70	\$488.87	\$539.29	\$585.01	\$641.14	\$685.22	\$801.41
70	\$420.76	\$523.79	\$577.76	\$626.83	\$686.94	\$734.14	\$858.66
71	\$473.46	\$589.40	\$650.14	\$705.36	\$773.00	\$826.15	\$966.26
72	\$526.18	\$655.06	\$722.56	\$783.91	\$859.08	\$918.13	\$1,073.84
73	\$578.90	\$720.67	\$794.97	\$862.47	\$945.15	\$1,010.14	\$1,181.45
74	\$631.62	\$786.30	\$867.38	\$940.99	\$1,031.21	\$1,102.12	\$1,289.03
75	\$684.35	\$851.94	\$939.78	\$1,019.51	\$1,117.29	\$1,194.12	\$1,396.63
76	\$764.33	\$951.52	\$1,049.37	\$1,138.67	\$1,247.86	\$1,333.65	\$1,559.83
77	\$844.30	\$1,051.06	\$1,158.97	\$1,257.84	\$1,378.45	\$1,473.22	\$1,723.06
78	\$924.28	\$1,150.64	\$1,268.59	\$1,376.96	\$1,509.01	\$1,612.77	\$1,886.27
79	\$1,004.26	\$1,250.20	\$1,378.20	\$1,496.15	\$1,639.60	\$1,752.32	\$2,049.51
80	\$1,084.23	\$1,349.74	\$1,487.82	\$1,615.27	\$1,770.18	\$1,891.88	\$2,212.71
81	\$1,214.33	\$1,511.71	\$1,666.34	\$1,809.10	\$1,982.59	\$2,118.90	\$2,478.25
82	\$1,344.45	\$1,673.69	\$1,844.88	\$2,002.93	\$2,195.01	\$2,345.90	\$2,743.76
83	\$1,474.55	\$1,835.66	\$2,023.43	\$2,196.78	\$2,407.42	\$2,572.93	\$3,009.29
84	\$1,604.65	\$1,997.64	\$2,201.94	\$2,390.63	\$2,619.84	\$2,799.97	\$3,274.81
85	\$1,734.77	\$2,159.61	\$2,380.48	\$2,584.45	\$2,832.26	\$3,026.99	\$3,540.35
86	\$1,977.61	\$2,461.96	\$2,713.76	\$2,946.28	\$3,228.79	\$3,450.77	\$4,035.98
87	\$2,220.51	\$2,764.30	\$3,047.02	\$3,308.10	\$3,625.31	\$3,874.54	\$4,531.64
88	\$2,463.36	\$3,066.65	\$3,380.27	\$3,669.93	\$4,021.81	\$4,298.34	\$5,027.29
89	\$2,706.25	\$3,368.97	\$3,713.57	\$4,031.75	\$4,418.34	\$4,722.10	\$5,522.92
90	\$2,949.10	\$3,671.34	\$4,046.80	\$4,393.55	\$4,814.86	\$5,145.90	\$6,018.60
91	\$3,191.97	\$3,973.69	\$4,380.10	\$4,755.39	\$5,211.39	\$5,569.66	\$6,514.23
92	\$3,434.84	\$4,276.02	\$4,713.38	\$5,117.21	\$5,607.89	\$5,993.45	\$7,009.89
93	\$3,677.72	\$4,578.35	\$5,046.61	\$5,479.03	\$6,004.41	\$6,417.22	\$7,505.53
94	\$3,920.56	\$4,880.72	\$5,379.90	\$5,840.86	\$6,400.93	\$6,841.01	\$8,001.16
95	\$4,163.44	\$5,183.06	\$5,713.16	\$6,202.68	\$6,797.45	\$7,264.78	\$8,496.81
96	\$4,475.69	\$5,571.77	\$6,141.65	\$6,667.87	\$7,307.28	\$7,809.65	\$9,134.08
97	\$4,787.95	\$5,960.52	\$6,570.14	\$7,133.09	\$7,817.07	\$8,354.48	\$9,771.34
98	\$5,100.23	\$6,349.26	\$6,998.61	\$7,598.29	\$8,326.88	\$8,899.38	\$10,408.62
99	\$5,412.46	\$6,737.98	\$7,427.12	\$8,063.50	\$8,836.69	\$9,444.23	\$11,045.87

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$36.72	\$45.71	\$50.84	\$54.72	\$59.95	\$64.07	\$74.95
31	\$37.16	\$46.28	\$51.47	\$55.38	\$60.69	\$64.86	\$75.86
32	\$37.62	\$46.83	\$52.09	\$56.05	\$61.43	\$65.67	\$76.79
33	\$38.08	\$47.41	\$52.71	\$56.74	\$62.16	\$66.46	\$77.70
34	\$38.53	\$47.97	\$53.35	\$57.40	\$62.91	\$67.23	\$78.63
35	\$38.98	\$48.53	\$53.97	\$58.07	\$63.66	\$68.02	\$79.56
36	\$39.44	\$49.10	\$54.61	\$58.77	\$64.39	\$68.82	\$80.49
37	\$39.89	\$49.68	\$55.25	\$59.43	\$65.15	\$69.61	\$81.41
38	\$40.35	\$50.22	\$55.87	\$60.11	\$65.87	\$70.42	\$82.34
39	\$40.81	\$50.81	\$56.47	\$60.79	\$66.62	\$71.21	\$83.28
40	\$41.25	\$51.34	\$57.12	\$61.48	\$67.35	\$71.99	\$84.21
41	\$42.08	\$52.38	\$58.25	\$62.67	\$68.68	\$73.41	\$85.86
42	\$42.89	\$53.41	\$59.41	\$63.90	\$70.04	\$74.85	\$87.54
43	\$43.72	\$54.41	\$60.55	\$65.12	\$71.36	\$76.27	\$89.19
44	\$44.53	\$55.43	\$61.72	\$66.33	\$72.70	\$77.69	\$90.88
45	\$45.33	\$56.45	\$62.85	\$67.55	\$74.02	\$79.11	\$92.53
46	\$46.55	\$57.92	\$64.47	\$69.33	\$75.97	\$81.21	\$94.98
47	\$47.73	\$59.41	\$66.10	\$71.11	\$77.91	\$83.28	\$97.41
48	\$48.90	\$60.90	\$67.74	\$72.87	\$79.86	\$85.35	\$99.82
49	\$50.12	\$62.38	\$69.37	\$74.65	\$81.81	\$87.44	\$102.25
50	\$51.30	\$63.86	\$71.00	\$76.43	\$83.75	\$89.51	\$104.69
51	\$53.50	\$66.61	\$74.07	\$79.72	\$87.37	\$93.38	\$109.21
52	\$55.72	\$69.37	\$77.12	\$83.02	\$90.97	\$97.23	\$113.72
53	\$57.92	\$72.14	\$80.18	\$86.32	\$94.57	\$101.09	\$118.24
54	\$60.16	\$74.87	\$83.24	\$89.62	\$98.19	\$104.94	\$122.75
55	\$62.37	\$77.64	\$86.29	\$92.91	\$101.79	\$108.79	\$127.25
56	\$66.61	\$82.91	\$92.12	\$99.23	\$108.75	\$116.22	\$135.93
57	\$70.88	\$88.23	\$97.95	\$105.56	\$115.69	\$123.63	\$144.61
58	\$75.11	\$93.52	\$103.80	\$111.89	\$122.63	\$131.07	\$153.29
59	\$79.37	\$98.80	\$109.62	\$118.25	\$129.59	\$138.49	\$161.97
60	\$83.63	\$104.10	\$115.45	\$124.58	\$136.52	\$145.91	\$170.65
61	\$93.14	\$115.94	\$128.66	\$138.76	\$152.05	\$162.51	\$190.07
62	\$102.64	\$127.78	\$141.86	\$152.91	\$167.56	\$179.10	\$209.48
63	\$112.17	\$139.62	\$155.02	\$167.08	\$183.11	\$195.70	\$228.89
64	\$121.67	\$151.45	\$168.22	\$181.26	\$198.65	\$212.31	\$248.30
65	\$131.18	\$163.29	\$181.41	\$195.44	\$214.18	\$228.89	\$267.71
66	\$149.84	\$186.53	\$207.02	\$223.22	\$244.64	\$261.46	\$305.79
67	\$168.50	\$209.77	\$232.60	\$251.05	\$275.12	\$294.04	\$343.89
68	\$187.17	\$233.02	\$258.19	\$278.85	\$305.57	\$326.59	\$381.98
69	\$205.82	\$256.24	\$283.77	\$306.65	\$336.05	\$359.16	\$420.07
70	\$224.48	\$279.48	\$309.37	\$334.46	\$366.53	\$391.74	\$458.16
71	\$261.21	\$325.19	\$359.89	\$389.17	\$426.47	\$455.78	\$533.09
72	\$297.92	\$370.90	\$410.41	\$443.85	\$486.40	\$519.87	\$608.01
73	\$334.64	\$416.60	\$460.94	\$498.57	\$546.35	\$583.93	\$682.94
74	\$371.37	\$462.30	\$511.47	\$553.25	\$606.29	\$647.99	\$757.89
75	\$408.09	\$508.01	\$561.98	\$607.96	\$666.26	\$712.06	\$832.82
76	\$469.30	\$584.21	\$645.93	\$699.16	\$766.20	\$818.88	\$957.74
77	\$530.50	\$660.44	\$729.90	\$790.35	\$866.14	\$925.68	\$1,082.68
78	\$591.72	\$736.64	\$813.86	\$881.55	\$966.09	\$1,032.49	\$1,207.61
79	\$652.93	\$812.86	\$897.80	\$972.76	\$1,066.04	\$1,139.32	\$1,332.53
80	\$714.16	\$889.05	\$981.77	\$1,063.94	\$1,165.97	\$1,246.13	\$1,457.46
81	\$799.85	\$995.73	\$1,099.59	\$1,191.62	\$1,305.89	\$1,395.66	\$1,632.36
82	\$885.56	\$1,102.44	\$1,217.38	\$1,319.31	\$1,445.81	\$1,545.20	\$1,807.25
83	\$971.26	\$1,209.12	\$1,335.21	\$1,446.96	\$1,585.72	\$1,694.73	\$1,982.15
84	\$1,056.96	\$1,315.79	\$1,453.02	\$1,574.66	\$1,725.64	\$1,844.29	\$2,157.03
85	\$1,142.66	\$1,422.48	\$1,570.82	\$1,702.33	\$1,865.55	\$1,993.81	\$2,331.95
86	\$1,302.62	\$1,621.63	\$1,790.75	\$1,940.64	\$2,126.74	\$2,272.95	\$2,658.42
87	\$1,462.59	\$1,820.80	\$2,010.67	\$2,178.98	\$2,387.90	\$2,552.09	\$2,984.88
88	\$1,622.57	\$2,019.93	\$2,230.58	\$2,417.30	\$2,649.08	\$2,831.23	\$3,311.36
89	\$1,782.52	\$2,219.09	\$2,450.51	\$2,655.61	\$2,910.28	\$3,110.34	\$3,637.82
90	\$1,942.51	\$2,418.23	\$2,670.42	\$2,893.94	\$3,171.45	\$3,389.49	\$3,964.31
91	\$2,102.49	\$2,617.36	\$2,890.33	\$3,132.27	\$3,432.62	\$3,668.62	\$4,290.77
92	\$2,262.44	\$2,816.53	\$3,110.25	\$3,370.61	\$3,693.80	\$3,947.74	\$4,617.24
93	\$2,422.43	\$3,015.66	\$3,330.16	\$3,608.92	\$3,954.97	\$4,226.88	\$4,943.73
94	\$2,582.38	\$3,214.82	\$3,550.09	\$3,847.24	\$4,216.14	\$4,506.02	\$5,270.20
95	\$2,742.36	\$3,413.96	\$3,770.00	\$4,085.56	\$4,477.34	\$4,785.16	\$5,596.67
96	\$2,948.05	\$3,670.02	\$4,052.76	\$4,391.99	\$4,813.14	\$5,144.04	\$6,016.41
97	\$3,153.73	\$3,926.06	\$4,335.49	\$4,698.40	\$5,148.93	\$5,502.91	\$6,436.16
98	\$3,359.39	\$4,182.12	\$4,618.25	\$5,004.81	\$5,484.73	\$5,861.80	\$6,855.92
99	\$3,565.08	\$4,438.16	\$4,901.00	\$5,311.25	\$5,820.53	\$6,220.70	\$7,275.67

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$58.75	\$73.14	\$80.96	\$87.55	\$95.92	\$102.50	\$119.91
31	\$59.47	\$74.04	\$81.96	\$88.63	\$97.10	\$103.79	\$121.39
32	\$60.22	\$74.95	\$82.96	\$89.69	\$98.29	\$105.07	\$122.88
33	\$60.92	\$75.86	\$83.96	\$90.78	\$99.47	\$106.34	\$124.34
34	\$61.64	\$76.75	\$84.97	\$91.84	\$100.64	\$107.58	\$125.83
35	\$62.38	\$77.66	\$85.97	\$92.92	\$101.85	\$108.84	\$127.30
36	\$63.12	\$78.56	\$86.97	\$94.04	\$103.04	\$110.11	\$128.78
37	\$63.84	\$79.47	\$87.98	\$95.10	\$104.24	\$111.37	\$130.26
38	\$64.55	\$80.37	\$88.98	\$96.18	\$105.42	\$112.65	\$131.76
39	\$65.29	\$81.29	\$89.96	\$97.27	\$106.59	\$113.91	\$133.26
40	\$66.00	\$82.17	\$90.97	\$98.35	\$107.78	\$115.20	\$134.74
41	\$67.76	\$84.36	\$93.39	\$100.94	\$110.62	\$118.26	\$138.29
42	\$69.53	\$86.56	\$95.86	\$103.58	\$113.50	\$121.31	\$141.88
43	\$71.29	\$88.71	\$98.27	\$106.17	\$116.36	\$124.37	\$145.46
44	\$73.01	\$90.90	\$100.70	\$108.79	\$119.21	\$127.43	\$149.04
45	\$74.77	\$93.08	\$103.11	\$111.41	\$122.08	\$130.49	\$152.61
46	\$77.18	\$96.07	\$106.40	\$114.98	\$125.99	\$134.68	\$157.50
47	\$79.58	\$99.06	\$109.64	\$118.55	\$129.91	\$138.86	\$162.42
48	\$81.96	\$102.05	\$112.92	\$122.10	\$133.83	\$143.04	\$167.29
49	\$84.40	\$105.04	\$116.19	\$125.70	\$137.74	\$147.22	\$172.19
50	\$86.77	\$108.01	\$119.43	\$129.27	\$141.67	\$151.40	\$177.09
51	\$90.90	\$113.17	\$125.12	\$135.44	\$148.43	\$158.62	\$185.54
52	\$95.04	\$118.32	\$130.76	\$141.59	\$155.17	\$165.85	\$193.95
53	\$99.17	\$123.47	\$136.42	\$147.75	\$161.90	\$173.04	\$202.41
54	\$103.31	\$128.61	\$142.09	\$153.92	\$168.65	\$180.27	\$210.83
55	\$107.46	\$133.77	\$147.74	\$160.08	\$175.41	\$187.47	\$219.27
56	\$114.49	\$142.52	\$157.44	\$170.54	\$186.91	\$199.78	\$233.64
57	\$121.55	\$151.30	\$167.13	\$181.04	\$198.41	\$212.04	\$248.03
58	\$128.58	\$160.07	\$176.81	\$191.53	\$209.91	\$224.35	\$262.39
59	\$135.61	\$168.84	\$186.51	\$202.04	\$221.42	\$236.65	\$276.78
60	\$142.66	\$177.59	\$196.18	\$212.52	\$232.91	\$248.93	\$291.15
61	\$156.12	\$194.34	\$214.78	\$232.60	\$254.89	\$272.42	\$318.63
62	\$169.58	\$211.11	\$233.35	\$252.64	\$276.86	\$295.89	\$346.08
63	\$183.06	\$227.87	\$251.91	\$272.68	\$298.81	\$319.38	\$373.53
64	\$196.49	\$244.60	\$270.47	\$292.73	\$320.81	\$342.87	\$401.00
65	\$209.95	\$261.36	\$289.06	\$312.78	\$342.79	\$366.34	\$428.46
66	\$234.38	\$291.75	\$322.56	\$349.15	\$382.64	\$408.95	\$478.29
67	\$258.78	\$322.14	\$356.00	\$385.54	\$422.52	\$451.55	\$528.13
68	\$283.21	\$352.56	\$389.49	\$421.90	\$462.36	\$494.14	\$577.95
69	\$307.60	\$382.96	\$422.95	\$458.27	\$502.22	\$536.75	\$627.79
70	\$332.01	\$413.34	\$456.40	\$494.65	\$542.07	\$579.35	\$677.61
71	\$378.23	\$470.87	\$519.89	\$563.49	\$617.51	\$659.97	\$771.93
72	\$424.43	\$528.40	\$583.37	\$632.34	\$692.96	\$740.61	\$866.22
73	\$470.64	\$585.91	\$646.84	\$701.18	\$768.42	\$821.24	\$960.51
74	\$516.88	\$643.44	\$710.32	\$770.02	\$843.87	\$901.88	\$1,054.82
75	\$563.09	\$700.97	\$773.78	\$838.87	\$919.32	\$982.49	\$1,149.12
76	\$633.94	\$789.16	\$870.93	\$944.45	\$1,035.00	\$1,106.16	\$1,293.75
77	\$704.81	\$877.42	\$968.10	\$1,050.02	\$1,150.69	\$1,229.80	\$1,438.36
78	\$775.67	\$965.61	\$1,065.24	\$1,155.59	\$1,266.40	\$1,353.45	\$1,582.98
79	\$846.52	\$1,053.85	\$1,162.39	\$1,261.15	\$1,382.08	\$1,477.10	\$1,727.61
80	\$917.40	\$1,142.07	\$1,259.55	\$1,366.71	\$1,497.77	\$1,600.75	\$1,872.22
81	\$1,027.48	\$1,279.09	\$1,410.68	\$1,530.73	\$1,677.52	\$1,792.81	\$2,096.89
82	\$1,137.57	\$1,416.16	\$1,561.84	\$1,694.75	\$1,857.25	\$1,984.93	\$2,321.55
83	\$1,247.65	\$1,553.19	\$1,713.00	\$1,858.73	\$2,036.97	\$2,177.01	\$2,546.23
84	\$1,357.74	\$1,690.24	\$1,864.13	\$2,022.74	\$2,216.73	\$2,369.11	\$2,770.89
85	\$1,467.82	\$1,827.29	\$2,015.27	\$2,186.76	\$2,396.44	\$2,561.20	\$2,995.57
86	\$1,673.32	\$2,083.13	\$2,297.40	\$2,492.90	\$2,731.94	\$2,919.77	\$3,414.92
87	\$1,878.80	\$2,338.96	\$2,579.56	\$2,799.06	\$3,067.46	\$3,278.33	\$3,834.32
88	\$2,084.30	\$2,594.77	\$2,861.70	\$3,105.20	\$3,402.94	\$3,636.91	\$4,253.70
89	\$2,289.80	\$2,850.58	\$3,143.84	\$3,411.33	\$3,738.46	\$3,995.46	\$4,673.05
90	\$2,495.30	\$3,106.39	\$3,425.98	\$3,717.49	\$4,073.98	\$4,354.07	\$5,092.44
91	\$2,700.80	\$3,362.20	\$3,708.12	\$4,023.64	\$4,409.46	\$4,712.62	\$5,511.81
92	\$2,906.28	\$3,618.03	\$3,990.27	\$4,329.79	\$4,744.96	\$5,071.18	\$5,931.21
93	\$3,111.79	\$3,873.85	\$4,272.39	\$4,635.93	\$5,080.44	\$5,429.76	\$6,350.60
94	\$3,317.26	\$4,129.67	\$4,554.52	\$4,942.08	\$5,415.95	\$5,788.32	\$6,769.95
95	\$3,522.77	\$4,385.49	\$4,836.66	\$5,248.19	\$5,751.47	\$6,146.89	\$7,189.33
96	\$3,787.01	\$4,714.41	\$5,199.42	\$5,641.84	\$6,182.82	\$6,607.90	\$7,728.53
97	\$4,051.19	\$5,043.33	\$5,562.15	\$6,035.43	\$6,614.20	\$7,068.90	\$8,267.73
98	\$4,315.39	\$5,372.25	\$5,924.91	\$6,429.06	\$7,045.55	\$7,529.93	\$8,806.93
99	\$4,579.60	\$5,701.15	\$6,287.67	\$6,822.70	\$7,476.90	\$7,990.94	\$9,346.14

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$79.97	\$99.53	\$110.01	\$119.12	\$130.52	\$139.50	\$163.18
31	\$80.94	\$100.76	\$111.36	\$120.59	\$132.14	\$141.23	\$165.19
32	\$81.93	\$101.98	\$112.73	\$122.06	\$133.76	\$142.97	\$167.21
33	\$82.93	\$103.22	\$114.08	\$123.53	\$135.38	\$144.70	\$169.20
34	\$83.91	\$104.43	\$115.46	\$124.99	\$136.99	\$146.39	\$171.22
35	\$84.88	\$105.69	\$116.81	\$126.47	\$138.59	\$148.11	\$173.25
36	\$85.88	\$106.92	\$118.18	\$127.95	\$140.20	\$149.84	\$175.27
37	\$86.86	\$108.16	\$119.55	\$129.41	\$141.84	\$151.57	\$177.27
38	\$87.85	\$109.37	\$120.89	\$130.89	\$143.44	\$153.32	\$179.29
39	\$88.85	\$110.61	\$122.24	\$132.37	\$145.05	\$155.04	\$181.32
40	\$89.82	\$111.83	\$123.62	\$133.85	\$146.65	\$156.74	\$183.35
41	\$92.21	\$114.80	\$126.87	\$137.39	\$150.54	\$160.90	\$188.19
42	\$94.60	\$117.77	\$130.14	\$140.93	\$154.45	\$165.07	\$193.07
43	\$96.99	\$120.74	\$133.41	\$144.47	\$158.35	\$169.22	\$197.93
44	\$99.35	\$123.69	\$136.67	\$148.03	\$162.23	\$173.38	\$202.77
45	\$101.74	\$126.67	\$139.93	\$151.58	\$166.12	\$177.53	\$207.65
46	\$104.60	\$130.17	\$143.82	\$155.81	\$170.75	\$182.50	\$213.45
47	\$107.43	\$133.75	\$147.70	\$160.04	\$175.39	\$187.45	\$219.25
48	\$110.25	\$137.27	\$151.58	\$164.28	\$180.01	\$192.41	\$225.05
49	\$113.11	\$140.81	\$155.49	\$168.50	\$184.65	\$197.37	\$230.82
50	\$115.94	\$144.35	\$159.37	\$172.74	\$189.31	\$202.32	\$236.63
51	\$120.62	\$150.18	\$165.81	\$179.71	\$196.97	\$210.48	\$246.19
52	\$125.32	\$155.99	\$172.23	\$186.69	\$204.58	\$218.66	\$255.72
53	\$129.99	\$161.83	\$178.64	\$193.66	\$212.20	\$226.82	\$265.27
54	\$134.67	\$167.65	\$185.08	\$200.63	\$219.86	\$234.96	\$274.81
55	\$139.35	\$173.48	\$191.48	\$207.61	\$227.50	\$243.13	\$284.37
56	\$146.84	\$182.79	\$201.76	\$218.77	\$239.75	\$256.24	\$299.69
57	\$154.37	\$192.17	\$212.04	\$229.95	\$251.99	\$269.33	\$315.01
58	\$161.86	\$201.50	\$222.32	\$241.11	\$264.24	\$282.42	\$330.32
59	\$169.35	\$210.84	\$232.61	\$252.30	\$276.51	\$295.52	\$345.62
60	\$176.87	\$220.17	\$242.88	\$263.47	\$288.75	\$308.58	\$360.93
61	\$190.57	\$237.23	\$261.82	\$283.92	\$311.14	\$332.54	\$388.94
62	\$204.28	\$254.33	\$280.75	\$304.35	\$333.52	\$356.46	\$416.91
63	\$218.01	\$271.39	\$299.65	\$324.77	\$355.92	\$380.38	\$444.90
64	\$231.71	\$288.44	\$318.57	\$345.21	\$378.32	\$404.33	\$472.88
65	\$245.42	\$305.54	\$337.49	\$365.63	\$400.70	\$428.24	\$500.87
66	\$270.09	\$336.21	\$371.30	\$402.36	\$440.95	\$471.25	\$551.17
67	\$294.72	\$366.90	\$405.07	\$439.10	\$481.20	\$514.29	\$601.48
68	\$319.40	\$397.61	\$438.86	\$475.81	\$521.45	\$557.29	\$651.81
69	\$344.05	\$428.29	\$472.63	\$512.53	\$561.69	\$600.32	\$702.13
70	\$368.68	\$459.00	\$506.43	\$549.28	\$601.93	\$643.33	\$752.43
71	\$415.01	\$516.63	\$570.04	\$618.27	\$677.54	\$724.13	\$846.95
72	\$461.31	\$574.30	\$633.63	\$687.26	\$753.16	\$804.95	\$941.46
73	\$507.63	\$631.94	\$697.27	\$756.27	\$828.75	\$885.76	\$1,035.96
74	\$553.94	\$689.60	\$760.88	\$825.27	\$904.38	\$966.57	\$1,130.48
75	\$600.25	\$747.25	\$824.46	\$894.25	\$979.99	\$1,047.36	\$1,225.00
76	\$670.61	\$834.85	\$920.92	\$999.09	\$1,094.90	\$1,170.17	\$1,368.61
77	\$740.98	\$922.45	\$1,017.41	\$1,103.93	\$1,209.78	\$1,292.95	\$1,512.23
78	\$811.36	\$1,010.06	\$1,113.86	\$1,208.77	\$1,324.67	\$1,415.73	\$1,655.83
79	\$881.73	\$1,097.66	\$1,210.30	\$1,313.59	\$1,439.56	\$1,538.53	\$1,799.42
80	\$952.12	\$1,185.27	\$1,306.77	\$1,418.43	\$1,554.45	\$1,661.32	\$1,943.06
81	\$1,066.34	\$1,327.49	\$1,463.58	\$1,588.64	\$1,740.98	\$1,860.66	\$2,176.21
82	\$1,180.60	\$1,469.75	\$1,620.40	\$1,758.87	\$1,927.52	\$2,060.03	\$2,409.39
83	\$1,294.85	\$1,611.95	\$1,777.21	\$1,929.05	\$2,114.06	\$2,259.39	\$2,642.58
84	\$1,409.12	\$1,754.18	\$1,934.02	\$2,099.29	\$2,300.59	\$2,458.75	\$2,875.72
85	\$1,523.37	\$1,896.42	\$2,090.82	\$2,269.51	\$2,487.13	\$2,658.10	\$3,108.88
86	\$1,736.63	\$2,161.91	\$2,383.54	\$2,587.23	\$2,835.32	\$3,030.25	\$3,544.13
87	\$1,949.89	\$2,427.44	\$2,676.27	\$2,904.95	\$3,183.49	\$3,402.38	\$3,979.38
88	\$2,163.17	\$2,692.92	\$2,968.99	\$3,222.68	\$3,531.69	\$3,774.51	\$4,414.61
89	\$2,376.43	\$2,958.43	\$3,261.71	\$3,540.39	\$3,879.89	\$4,146.64	\$4,849.87
90	\$2,589.70	\$3,223.92	\$3,554.41	\$3,858.14	\$4,228.10	\$4,518.77	\$5,285.13
91	\$2,802.98	\$3,489.42	\$3,847.13	\$4,175.87	\$4,576.28	\$4,890.90	\$5,720.34
92	\$3,016.22	\$3,754.92	\$4,139.86	\$4,493.59	\$4,924.48	\$5,263.04	\$6,155.60
93	\$3,229.52	\$4,020.41	\$4,432.56	\$4,811.32	\$5,272.65	\$5,635.18	\$6,590.87
94	\$3,442.78	\$4,285.90	\$4,725.29	\$5,129.04	\$5,620.87	\$6,007.31	\$7,026.09
95	\$3,656.04	\$4,551.41	\$5,017.98	\$5,446.77	\$5,969.07	\$6,379.45	\$7,461.34
96	\$3,930.28	\$4,892.77	\$5,394.36	\$5,855.29	\$6,416.75	\$6,857.89	\$8,020.93
97	\$4,204.47	\$5,234.12	\$5,770.69	\$6,263.77	\$6,864.42	\$7,336.34	\$8,580.52
98	\$4,478.66	\$5,575.48	\$6,147.06	\$6,672.29	\$7,312.10	\$7,814.80	\$9,140.12
99	\$4,752.87	\$5,916.85	\$6,523.40	\$7,080.82	\$7,759.79	\$8,293.27	\$9,699.74

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$31.39	\$39.09	\$43.62	\$46.78	\$51.25	\$54.79	\$64.07
31	\$31.79	\$39.58	\$44.17	\$47.35	\$51.89	\$55.46	\$64.86
32	\$32.18	\$40.05	\$44.71	\$47.91	\$52.51	\$56.13	\$65.67
33	\$32.56	\$40.52	\$45.24	\$48.52	\$53.15	\$56.83	\$66.46
34	\$32.94	\$41.02	\$45.79	\$49.08	\$53.80	\$57.49	\$67.23
35	\$33.35	\$41.49	\$46.32	\$49.66	\$54.43	\$58.16	\$68.02
36	\$33.72	\$41.99	\$46.87	\$50.25	\$55.06	\$58.85	\$68.81
37	\$34.11	\$42.46	\$47.41	\$50.83	\$55.69	\$59.52	\$69.61
38	\$34.51	\$42.94	\$47.95	\$51.39	\$56.32	\$60.18	\$70.42
39	\$34.89	\$43.41	\$48.47	\$51.96	\$56.97	\$60.88	\$71.21
40	\$35.28	\$43.92	\$49.03	\$52.56	\$57.59	\$61.55	\$71.99
41	\$35.99	\$44.80	\$49.99	\$53.63	\$58.76	\$62.80	\$73.46
42	\$36.69	\$45.70	\$50.96	\$54.68	\$59.93	\$64.04	\$74.92
43	\$37.40	\$46.58	\$51.92	\$55.74	\$61.08	\$65.29	\$76.34
44	\$38.14	\$47.48	\$52.89	\$56.80	\$62.25	\$66.53	\$77.81
45	\$38.85	\$48.35	\$53.88	\$57.86	\$63.41	\$67.78	\$79.28
46	\$39.83	\$49.60	\$55.22	\$59.37	\$65.05	\$69.52	\$81.31
47	\$40.83	\$50.84	\$56.59	\$60.84	\$66.69	\$71.26	\$83.36
48	\$41.84	\$52.09	\$57.94	\$62.33	\$68.29	\$73.00	\$85.39
49	\$42.83	\$53.32	\$59.31	\$63.83	\$69.94	\$74.74	\$87.41
50	\$43.84	\$54.57	\$60.67	\$65.30	\$71.58	\$76.49	\$89.48
51	\$45.73	\$56.92	\$63.28	\$68.12	\$74.65	\$79.77	\$93.32
52	\$47.60	\$59.27	\$65.91	\$70.92	\$77.74	\$83.09	\$97.17
53	\$49.51	\$61.62	\$68.54	\$73.75	\$80.80	\$86.38	\$101.00
54	\$51.38	\$63.97	\$71.15	\$76.56	\$83.89	\$89.66	\$104.86
55	\$53.27	\$66.31	\$73.76	\$79.37	\$86.95	\$92.95	\$108.70
56	\$56.90	\$70.83	\$78.76	\$84.77	\$92.91	\$99.27	\$116.13
57	\$60.54	\$75.35	\$83.72	\$90.18	\$98.82	\$105.64	\$123.54
58	\$64.16	\$79.89	\$88.72	\$95.58	\$104.75	\$111.96	\$130.94
59	\$67.79	\$84.41	\$93.69	\$100.99	\$110.68	\$118.28	\$138.34
60	\$71.42	\$88.92	\$98.68	\$106.39	\$116.62	\$124.62	\$145.76
61	\$79.61	\$99.11	\$110.04	\$118.59	\$129.98	\$138.89	\$162.44
62	\$87.79	\$109.27	\$121.38	\$130.78	\$143.32	\$153.17	\$179.15
63	\$95.96	\$119.45	\$132.75	\$142.98	\$156.68	\$167.46	\$195.84
64	\$104.15	\$129.66	\$144.12	\$155.15	\$170.04	\$181.72	\$212.54
65	\$112.33	\$139.84	\$155.47	\$167.33	\$183.39	\$196.01	\$229.22
66	\$128.37	\$159.80	\$177.50	\$191.24	\$209.58	\$224.00	\$261.98
67	\$144.40	\$179.78	\$199.53	\$215.14	\$235.78	\$251.99	\$294.72
68	\$160.46	\$199.75	\$221.57	\$239.05	\$261.98	\$279.99	\$327.45
69	\$176.49	\$219.72	\$243.60	\$262.94	\$288.16	\$307.98	\$360.20
70	\$192.55	\$239.70	\$265.63	\$286.86	\$314.35	\$335.99	\$392.96
71	\$224.12	\$279.02	\$309.09	\$333.91	\$365.93	\$391.08	\$457.41
72	\$255.71	\$318.32	\$352.53	\$380.96	\$417.48	\$446.19	\$521.86
73	\$287.28	\$357.64	\$395.98	\$427.99	\$469.05	\$501.29	\$586.30
74	\$318.86	\$396.96	\$439.43	\$475.04	\$520.60	\$556.38	\$650.75
75	\$350.46	\$436.28	\$482.89	\$522.09	\$572.16	\$611.50	\$715.20
76	\$403.17	\$501.91	\$555.24	\$600.65	\$658.23	\$703.51	\$822.82
77	\$455.91	\$567.57	\$627.59	\$679.21	\$744.34	\$795.52	\$930.42
78	\$508.63	\$633.20	\$699.94	\$757.77	\$830.43	\$887.54	\$1,038.05
79	\$561.38	\$698.85	\$772.27	\$836.33	\$916.53	\$979.52	\$1,145.66
80	\$614.09	\$764.48	\$844.62	\$914.90	\$1,002.60	\$1,071.53	\$1,253.26
81	\$687.80	\$856.23	\$945.99	\$1,024.66	\$1,122.92	\$1,200.12	\$1,403.64
82	\$761.48	\$947.97	\$1,047.33	\$1,134.45	\$1,243.23	\$1,328.71	\$1,554.03
83	\$835.17	\$1,039.71	\$1,148.70	\$1,244.25	\$1,363.57	\$1,457.29	\$1,704.45
84	\$908.87	\$1,131.45	\$1,250.03	\$1,354.03	\$1,483.87	\$1,585.88	\$1,854.85
85	\$982.56	\$1,223.18	\$1,351.40	\$1,463.82	\$1,604.18	\$1,714.47	\$2,005.23
86	\$1,120.11	\$1,394.44	\$1,540.57	\$1,668.74	\$1,828.75	\$1,954.48	\$2,285.94
87	\$1,257.68	\$1,565.68	\$1,729.78	\$1,873.69	\$2,053.35	\$2,194.53	\$2,566.68
88	\$1,395.24	\$1,736.92	\$1,918.97	\$2,078.63	\$2,277.93	\$2,434.55	\$2,847.42
89	\$1,532.78	\$1,908.16	\$2,108.18	\$2,283.53	\$2,502.52	\$2,674.56	\$3,128.14
90	\$1,670.36	\$2,079.40	\$2,297.37	\$2,488.47	\$2,727.10	\$2,914.60	\$3,408.87
91	\$1,807.90	\$2,250.66	\$2,486.56	\$2,693.41	\$2,951.68	\$3,154.60	\$3,689.61
92	\$1,945.47	\$2,421.91	\$2,675.76	\$2,898.34	\$3,176.28	\$3,394.63	\$3,970.32
93	\$2,083.01	\$2,593.16	\$2,864.96	\$3,103.28	\$3,400.87	\$3,634.66	\$4,251.06
94	\$2,220.59	\$2,764.39	\$3,054.15	\$3,308.22	\$3,625.43	\$3,874.68	\$4,531.80
95	\$2,358.13	\$2,935.65	\$3,243.36	\$3,513.14	\$3,850.02	\$4,114.72	\$4,812.54
96	\$2,534.99	\$3,155.82	\$3,486.61	\$3,776.64	\$4,138.77	\$4,423.32	\$5,173.48
97	\$2,711.87	\$3,375.99	\$3,729.87	\$4,040.12	\$4,427.54	\$4,731.93	\$5,534.41
98	\$2,888.73	\$3,596.15	\$3,973.10	\$4,303.60	\$4,716.29	\$5,040.52	\$5,895.35
99	\$3,065.57	\$3,816.34	\$4,216.36	\$4,567.10	\$5,005.03	\$5,349.14	\$6,256.29

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$50.23	\$62.55	\$69.26	\$74.83	\$82.01	\$87.66	\$102.50
31	\$50.86	\$63.31	\$70.11	\$75.76	\$83.02	\$88.75	\$103.76
32	\$51.48	\$64.08	\$70.97	\$76.67	\$84.03	\$89.82	\$105.07
33	\$52.10	\$64.85	\$71.82	\$77.62	\$85.05	\$90.89	\$106.34
34	\$52.71	\$65.62	\$72.68	\$78.54	\$86.06	\$91.98	\$107.58
35	\$53.33	\$66.40	\$73.52	\$79.47	\$87.08	\$93.06	\$108.84
36	\$53.96	\$67.18	\$74.40	\$80.40	\$88.09	\$94.14	\$110.11
37	\$54.57	\$67.96	\$75.25	\$81.31	\$89.11	\$95.22	\$111.37
38	\$55.21	\$68.71	\$76.10	\$82.22	\$90.11	\$96.31	\$112.65
39	\$55.82	\$69.47	\$76.95	\$83.15	\$91.13	\$97.40	\$113.91
40	\$56.45	\$70.26	\$77.81	\$84.08	\$92.16	\$98.48	\$115.17
41	\$57.94	\$72.13	\$79.87	\$86.34	\$94.60	\$101.12	\$118.26
42	\$59.46	\$74.02	\$81.96	\$88.58	\$97.08	\$103.74	\$121.34
43	\$60.95	\$75.89	\$84.02	\$90.82	\$99.54	\$106.36	\$124.40
44	\$62.47	\$77.78	\$86.09	\$93.06	\$101.98	\$109.00	\$127.49
45	\$63.98	\$79.63	\$88.17	\$95.31	\$104.45	\$111.64	\$130.57
46	\$65.99	\$82.17	\$90.98	\$98.34	\$107.75	\$115.15	\$134.71
47	\$68.02	\$84.69	\$93.80	\$101.34	\$111.08	\$118.70	\$138.84
48	\$70.06	\$87.23	\$96.60	\$104.37	\$114.38	\$122.23	\$142.98
49	\$72.09	\$89.73	\$99.43	\$107.42	\$117.70	\$125.79	\$147.11
50	\$74.13	\$92.28	\$102.24	\$110.42	\$121.03	\$129.33	\$151.27
51	\$77.66	\$96.67	\$107.06	\$115.69	\$126.77	\$135.49	\$158.48
52	\$81.18	\$101.08	\$111.88	\$120.94	\$132.56	\$141.68	\$165.69
53	\$84.73	\$105.48	\$116.69	\$126.23	\$138.31	\$147.83	\$172.89
54	\$88.26	\$109.87	\$121.54	\$131.51	\$144.10	\$154.01	\$180.12
55	\$91.80	\$114.27	\$126.33	\$136.76	\$149.85	\$160.18	\$187.33
56	\$97.81	\$121.76	\$134.60	\$145.73	\$159.71	\$170.69	\$199.64
57	\$103.86	\$129.28	\$142.86	\$154.71	\$169.55	\$181.21	\$211.93
58	\$109.87	\$136.79	\$151.10	\$163.69	\$179.36	\$191.71	\$224.22
59	\$115.89	\$144.29	\$159.36	\$172.67	\$189.22	\$202.22	\$236.50
60	\$121.93	\$151.77	\$167.59	\$181.60	\$199.05	\$212.73	\$248.83
61	\$133.49	\$166.19	\$183.60	\$198.87	\$217.96	\$232.94	\$272.44
62	\$145.06	\$180.58	\$199.62	\$216.12	\$236.84	\$253.12	\$296.05
63	\$156.65	\$194.99	\$215.65	\$233.35	\$255.74	\$273.33	\$319.66
64	\$168.21	\$209.41	\$231.66	\$250.60	\$274.61	\$293.51	\$343.28
65	\$179.79	\$223.82	\$247.68	\$267.83	\$293.50	\$313.71	\$366.90
66	\$200.77	\$249.94	\$276.44	\$299.09	\$327.80	\$350.32	\$409.75
67	\$221.76	\$276.08	\$305.20	\$330.37	\$362.05	\$386.95	\$452.56
68	\$242.77	\$302.20	\$333.97	\$361.66	\$396.33	\$423.58	\$495.41
69	\$263.75	\$328.35	\$362.72	\$392.93	\$430.59	\$460.21	\$538.25
70	\$284.75	\$354.46	\$391.50	\$424.21	\$464.88	\$496.86	\$581.09
71	\$324.46	\$403.93	\$446.10	\$483.39	\$529.73	\$566.15	\$662.17
72	\$364.20	\$453.38	\$500.73	\$542.58	\$594.60	\$635.49	\$743.26
73	\$403.91	\$502.84	\$555.33	\$601.75	\$659.47	\$704.82	\$824.35
74	\$443.65	\$552.30	\$609.94	\$660.94	\$724.33	\$774.13	\$905.43
75	\$483.39	\$601.76	\$664.57	\$720.14	\$789.18	\$843.44	\$986.51
76	\$544.43	\$677.75	\$748.26	\$811.08	\$888.83	\$949.98	\$1,111.08
77	\$605.46	\$753.72	\$831.98	\$902.01	\$988.50	\$1,056.46	\$1,235.64
78	\$666.47	\$829.72	\$915.69	\$992.93	\$1,088.14	\$1,162.98	\$1,360.22
79	\$727.53	\$905.71	\$999.37	\$1,083.88	\$1,187.81	\$1,269.47	\$1,484.77
80	\$788.56	\$981.69	\$1,083.08	\$1,174.83	\$1,287.46	\$1,375.96	\$1,609.35
81	\$883.20	\$1,099.49	\$1,213.06	\$1,315.80	\$1,441.95	\$1,541.09	\$1,802.43
82	\$977.83	\$1,217.28	\$1,343.02	\$1,456.77	\$1,596.45	\$1,706.19	\$1,995.56
83	\$1,072.47	\$1,335.08	\$1,473.00	\$1,597.75	\$1,750.96	\$1,871.34	\$2,188.68
84	\$1,167.08	\$1,452.91	\$1,602.94	\$1,738.72	\$1,905.44	\$2,036.44	\$2,381.82
85	\$1,261.72	\$1,570.70	\$1,732.91	\$1,879.70	\$2,059.92	\$2,201.57	\$2,574.93
86	\$1,438.35	\$1,790.61	\$1,975.53	\$2,142.85	\$2,348.32	\$2,509.78	\$2,935.40
87	\$1,615.00	\$2,010.50	\$2,218.14	\$2,406.03	\$2,636.71	\$2,818.00	\$3,295.89
88	\$1,791.63	\$2,230.38	\$2,460.76	\$2,669.18	\$2,925.11	\$3,126.23	\$3,656.39
89	\$1,968.26	\$2,450.30	\$2,703.38	\$2,932.32	\$3,213.50	\$3,434.44	\$4,016.89
90	\$2,144.92	\$2,670.19	\$2,945.96	\$3,195.49	\$3,501.91	\$3,742.67	\$4,377.36
91	\$2,321.55	\$2,890.10	\$3,188.58	\$3,458.62	\$3,790.28	\$4,050.87	\$4,737.86
92	\$2,498.19	\$3,109.98	\$3,431.18	\$3,721.78	\$4,078.68	\$4,359.10	\$5,098.34
93	\$2,674.82	\$3,329.89	\$3,673.78	\$3,984.95	\$4,367.09	\$4,667.30	\$5,458.84
94	\$2,851.48	\$3,549.78	\$3,916.42	\$4,248.10	\$4,655.45	\$4,975.52	\$5,819.32
95	\$3,028.10	\$3,769.70	\$4,159.01	\$4,511.26	\$4,943.84	\$5,283.73	\$6,179.82
96	\$3,255.22	\$4,052.42	\$4,470.94	\$4,849.62	\$5,314.64	\$5,680.03	\$6,643.31
97	\$3,482.33	\$4,335.16	\$4,782.89	\$5,187.95	\$5,685.43	\$6,076.31	\$7,106.78
98	\$3,709.44	\$4,617.87	\$5,094.80	\$5,526.30	\$6,056.24	\$6,472.58	\$7,570.29
99	\$3,936.55	\$4,900.60	\$5,406.73	\$5,864.64	\$6,427.00	\$6,868.86	\$8,033.75

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$68.45	\$85.20	\$94.16	\$101.97	\$111.72	\$119.42	\$139.65
31	\$69.28	\$86.26	\$95.33	\$103.22	\$113.10	\$120.88	\$141.38
32	\$70.12	\$87.30	\$96.50	\$104.45	\$114.47	\$122.36	\$143.12
33	\$70.97	\$88.34	\$97.66	\$105.73	\$115.87	\$123.85	\$144.86
34	\$71.80	\$89.41	\$98.82	\$106.99	\$117.25	\$125.31	\$146.56
35	\$72.67	\$90.45	\$99.97	\$108.25	\$118.63	\$126.80	\$148.30
36	\$73.51	\$91.51	\$101.16	\$109.52	\$120.01	\$128.26	\$150.02
37	\$74.36	\$92.58	\$102.31	\$110.78	\$121.39	\$129.74	\$151.73
38	\$75.20	\$93.61	\$103.48	\$112.03	\$122.78	\$131.21	\$153.47
39	\$76.07	\$94.66	\$104.64	\$113.30	\$124.17	\$132.70	\$155.20
40	\$76.89	\$95.72	\$105.81	\$114.55	\$125.53	\$134.17	\$156.92
41	\$78.92	\$98.24	\$108.58	\$117.60	\$128.86	\$137.72	\$161.07
42	\$80.94	\$100.79	\$111.37	\$120.59	\$132.17	\$141.26	\$165.21
43	\$82.97	\$103.31	\$114.14	\$123.62	\$135.48	\$144.81	\$169.34
44	\$85.02	\$105.84	\$116.93	\$126.64	\$138.81	\$148.34	\$173.50
45	\$87.05	\$108.35	\$119.72	\$129.68	\$142.10	\$151.88	\$177.64
46	\$89.47	\$111.38	\$123.04	\$133.30	\$146.07	\$156.11	\$182.60
47	\$91.89	\$114.38	\$126.39	\$136.89	\$150.02	\$160.33	\$187.53
48	\$94.32	\$117.41	\$129.71	\$140.51	\$153.97	\$164.58	\$192.47
49	\$96.76	\$120.41	\$133.06	\$144.12	\$157.95	\$168.79	\$197.42
50	\$99.18	\$123.47	\$136.39	\$147.73	\$161.92	\$173.04	\$202.39
51	\$103.17	\$128.44	\$141.83	\$153.69	\$168.42	\$179.99	\$210.53
52	\$107.16	\$133.41	\$147.31	\$159.64	\$174.97	\$186.98	\$218.69
53	\$111.17	\$138.38	\$152.77	\$165.62	\$181.46	\$193.96	\$226.83
54	\$115.16	\$143.36	\$158.24	\$171.55	\$187.99	\$200.91	\$234.99
55	\$119.14	\$148.32	\$163.71	\$177.50	\$194.51	\$207.91	\$243.14
56	\$125.56	\$156.29	\$172.51	\$187.03	\$204.99	\$219.06	\$256.22
57	\$131.96	\$164.26	\$181.32	\$196.57	\$215.44	\$230.26	\$269.30
58	\$138.36	\$172.24	\$190.12	\$206.12	\$225.88	\$241.42	\$282.37
59	\$144.77	\$180.23	\$198.91	\$215.67	\$236.34	\$252.57	\$295.41
60	\$151.17	\$188.19	\$207.71	\$225.19	\$246.82	\$263.77	\$308.50
61	\$162.97	\$202.88	\$224.00	\$242.78	\$266.06	\$284.35	\$332.57
62	\$174.74	\$217.55	\$240.26	\$260.37	\$285.31	\$304.93	\$356.65
63	\$186.55	\$232.24	\$256.55	\$277.93	\$304.56	\$325.52	\$380.72
64	\$198.36	\$246.92	\$272.81	\$295.50	\$323.82	\$346.09	\$404.80
65	\$210.14	\$261.60	\$289.10	\$313.08	\$343.09	\$366.67	\$428.86
66	\$231.33	\$288.00	\$318.14	\$344.65	\$377.70	\$403.67	\$472.13
67	\$252.53	\$314.36	\$347.20	\$376.22	\$412.31	\$440.65	\$515.38
68	\$273.74	\$340.77	\$376.26	\$407.82	\$446.92	\$477.63	\$558.64
69	\$294.91	\$367.15	\$405.29	\$439.38	\$481.51	\$514.62	\$601.89
70	\$316.14	\$393.54	\$434.36	\$470.96	\$516.11	\$551.63	\$645.17
71	\$355.95	\$443.10	\$489.08	\$530.27	\$581.13	\$621.07	\$726.41
72	\$395.74	\$492.67	\$543.77	\$589.60	\$646.11	\$690.55	\$807.65
73	\$435.54	\$542.22	\$598.49	\$648.89	\$711.11	\$760.01	\$888.90
74	\$475.34	\$591.79	\$653.21	\$708.20	\$776.10	\$829.47	\$970.13
75	\$515.18	\$641.33	\$707.92	\$767.48	\$841.08	\$898.91	\$1,051.38
76	\$575.81	\$716.82	\$791.07	\$857.83	\$940.09	\$1,004.75	\$1,175.12
77	\$636.46	\$792.32	\$874.23	\$948.19	\$1,039.10	\$1,110.55	\$1,298.88
78	\$697.08	\$867.82	\$957.39	\$1,038.52	\$1,138.11	\$1,216.39	\$1,422.66
79	\$757.74	\$943.30	\$1,040.52	\$1,128.87	\$1,237.12	\$1,322.17	\$1,546.39
80	\$818.38	\$1,018.80	\$1,123.68	\$1,219.22	\$1,336.11	\$1,427.99	\$1,670.15
81	\$916.60	\$1,141.06	\$1,258.53	\$1,365.50	\$1,496.44	\$1,599.33	\$1,870.58
82	\$1,014.77	\$1,263.30	\$1,393.37	\$1,511.82	\$1,656.79	\$1,770.69	\$2,070.97
83	\$1,112.98	\$1,385.55	\$1,528.23	\$1,658.13	\$1,817.15	\$1,942.05	\$2,271.40
84	\$1,211.19	\$1,507.81	\$1,663.05	\$1,804.43	\$1,977.47	\$2,113.42	\$2,471.84
85	\$1,309.40	\$1,630.06	\$1,797.89	\$1,950.74	\$2,137.80	\$2,284.77	\$2,672.24
86	\$1,492.73	\$1,858.29	\$2,049.58	\$2,223.85	\$2,437.09	\$2,604.63	\$3,046.35
87	\$1,676.05	\$2,086.50	\$2,301.30	\$2,496.96	\$2,736.38	\$2,924.50	\$3,420.47
88	\$1,859.36	\$2,314.72	\$2,553.00	\$2,770.06	\$3,035.66	\$3,244.39	\$3,794.59
89	\$2,042.66	\$2,542.90	\$2,804.72	\$3,043.13	\$3,334.97	\$3,564.23	\$4,168.70
90	\$2,226.00	\$2,771.12	\$3,056.43	\$3,316.26	\$3,634.25	\$3,884.12	\$4,542.80
91	\$2,409.30	\$2,999.35	\$3,308.11	\$3,589.36	\$3,933.55	\$4,203.96	\$4,916.94
92	\$2,592.61	\$3,227.54	\$3,559.82	\$3,862.47	\$4,232.84	\$4,523.85	\$5,291.05
93	\$2,775.91	\$3,455.76	\$3,811.54	\$4,135.59	\$4,532.15	\$4,843.70	\$5,665.17
94	\$2,959.25	\$3,683.96	\$4,063.22	\$4,408.68	\$4,831.42	\$5,163.58	\$6,039.29
95	\$3,142.57	\$3,912.17	\$4,314.95	\$4,681.77	\$5,130.72	\$5,483.45	\$6,413.39
96	\$3,378.24	\$4,205.61	\$4,638.57	\$5,032.92	\$5,515.53	\$5,894.70	\$6,894.41
97	\$3,613.96	\$4,499.00	\$4,962.20	\$5,384.03	\$5,900.33	\$6,305.98	\$7,375.40
98	\$3,849.65	\$4,792.41	\$5,285.79	\$5,735.18	\$6,285.13	\$6,717.22	\$7,856.42
99	\$4,085.31	\$5,085.84	\$5,609.42	\$6,086.33	\$6,669.92	\$7,128.51	\$8,337.41

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$45.80	\$56.99	\$63.37	\$68.23	\$74.74	\$79.90	\$93.47
31	\$46.36	\$57.71	\$64.15	\$69.05	\$75.68	\$80.88	\$94.59
32	\$46.92	\$58.41	\$64.92	\$69.89	\$76.60	\$81.88	\$95.76
33	\$47.49	\$59.12	\$65.73	\$70.74	\$77.54	\$82.86	\$96.91
34	\$48.06	\$59.81	\$66.51	\$71.60	\$78.45	\$83.84	\$98.07
35	\$48.61	\$60.52	\$67.27	\$72.44	\$79.36	\$84.83	\$99.21
36	\$49.19	\$61.24	\$68.06	\$73.28	\$80.28	\$85.82	\$100.39
37	\$49.76	\$61.95	\$68.86	\$74.13	\$81.22	\$86.79	\$101.53
38	\$50.31	\$62.62	\$69.63	\$74.98	\$82.13	\$87.79	\$102.70
39	\$50.88	\$63.34	\$70.41	\$75.81	\$83.06	\$88.78	\$103.82
40	\$51.47	\$64.05	\$71.20	\$76.64	\$84.00	\$89.78	\$104.99
41	\$52.47	\$65.34	\$72.61	\$78.16	\$85.66	\$91.54	\$107.06
42	\$53.49	\$66.58	\$74.00	\$79.68	\$87.33	\$93.33	\$109.16
43	\$54.51	\$67.85	\$75.42	\$81.20	\$89.01	\$95.11	\$111.23
44	\$55.50	\$69.14	\$76.80	\$82.72	\$90.65	\$96.89	\$113.33
45	\$56.54	\$70.40	\$78.21	\$84.25	\$92.30	\$98.65	\$115.41
46	\$58.05	\$72.25	\$80.23	\$86.44	\$94.77	\$101.28	\$118.42
47	\$59.53	\$74.10	\$82.26	\$88.67	\$97.19	\$103.86	\$121.48
48	\$61.04	\$75.95	\$84.33	\$90.89	\$99.60	\$106.45	\$124.51
49	\$62.49	\$77.82	\$86.36	\$93.13	\$102.03	\$109.07	\$127.53
50	\$64.00	\$79.67	\$88.41	\$95.33	\$104.48	\$111.68	\$130.57
51	\$66.78	\$83.10	\$92.22	\$99.47	\$109.00	\$116.49	\$136.23
52	\$69.52	\$86.54	\$96.08	\$103.58	\$113.51	\$121.29	\$141.87
53	\$72.29	\$89.98	\$99.91	\$107.68	\$118.02	\$126.12	\$147.52
54	\$75.06	\$93.40	\$103.75	\$111.81	\$122.51	\$130.93	\$153.15
55	\$78.64	\$97.92	\$108.73	\$117.17	\$128.39	\$137.22	\$160.48
56	\$84.03	\$104.61	\$116.11	\$125.20	\$137.20	\$146.62	\$171.50
57	\$89.43	\$111.33	\$123.47	\$133.22	\$145.98	\$156.03	\$182.49
58	\$94.82	\$118.03	\$130.81	\$141.25	\$154.79	\$165.41	\$193.49
59	\$100.20	\$124.73	\$138.18	\$149.27	\$163.59	\$174.84	\$204.48
60	\$105.58	\$131.45	\$145.54	\$157.30	\$172.39	\$184.24	\$215.47
61	\$117.49	\$146.27	\$162.06	\$175.03	\$191.83	\$205.01	\$239.78
62	\$129.41	\$161.10	\$178.60	\$192.78	\$211.25	\$225.78	\$264.06
63	\$141.30	\$175.91	\$195.13	\$210.52	\$230.71	\$246.54	\$288.38
64	\$153.21	\$190.75	\$211.67	\$228.25	\$250.13	\$267.32	\$312.69
65	\$168.62	\$209.93	\$233.06	\$251.23	\$275.30	\$294.22	\$344.12
66	\$192.52	\$239.66	\$265.85	\$286.82	\$314.31	\$335.91	\$392.88
67	\$216.41	\$269.41	\$298.63	\$322.41	\$353.33	\$377.64	\$441.66
68	\$240.31	\$299.17	\$331.43	\$358.02	\$392.33	\$419.31	\$490.41
69	\$264.21	\$328.91	\$364.20	\$393.59	\$431.33	\$461.02	\$539.18
70	\$288.10	\$358.65	\$396.97	\$429.19	\$470.35	\$502.67	\$587.92
71	\$335.11	\$417.18	\$461.63	\$499.24	\$547.12	\$584.74	\$683.91
72	\$382.12	\$475.73	\$526.30	\$569.29	\$623.88	\$666.76	\$779.85
73	\$429.15	\$534.22	\$590.93	\$639.35	\$700.63	\$748.83	\$875.80
74	\$476.16	\$592.77	\$655.63	\$709.37	\$777.40	\$830.85	\$971.75
75	\$528.64	\$658.08	\$727.76	\$787.55	\$863.07	\$922.40	\$1,078.84
76	\$607.76	\$756.60	\$836.23	\$905.43	\$992.24	\$1,060.47	\$1,240.32
77	\$686.90	\$855.10	\$944.69	\$1,023.34	\$1,121.45	\$1,198.55	\$1,401.82
78	\$766.01	\$953.62	\$1,053.17	\$1,141.19	\$1,250.63	\$1,336.62	\$1,563.29
79	\$845.15	\$1,052.11	\$1,161.63	\$1,259.10	\$1,379.84	\$1,474.70	\$1,724.79
80	\$924.28	\$1,150.62	\$1,270.11	\$1,376.97	\$1,509.03	\$1,612.77	\$1,886.28
81	\$1,035.21	\$1,288.70	\$1,422.52	\$1,542.21	\$1,690.10	\$1,806.30	\$2,112.64
82	\$1,146.12	\$1,426.79	\$1,574.93	\$1,707.45	\$1,871.19	\$1,999.81	\$2,338.96
83	\$1,257.02	\$1,564.84	\$1,727.34	\$1,872.68	\$2,052.26	\$2,193.36	\$2,565.35
84	\$1,367.94	\$1,702.92	\$1,879.75	\$2,037.95	\$2,233.35	\$2,386.88	\$2,791.69
85	\$1,478.85	\$1,841.01	\$2,032.16	\$2,203.16	\$2,414.43	\$2,580.43	\$3,018.05
86	\$1,685.87	\$2,098.75	\$2,316.67	\$2,511.64	\$2,752.46	\$2,941.68	\$3,440.56
87	\$1,892.91	\$2,356.48	\$2,601.17	\$2,820.05	\$3,090.47	\$3,302.94	\$3,863.12
88	\$2,099.96	\$2,614.24	\$2,885.67	\$3,128.52	\$3,428.50	\$3,664.20	\$4,285.64
89	\$2,307.00	\$2,871.95	\$3,170.18	\$3,436.97	\$3,766.51	\$4,025.47	\$4,708.14
90	\$2,514.03	\$3,129.72	\$3,454.67	\$3,745.38	\$4,104.54	\$4,386.72	\$5,130.69
91	\$2,721.07	\$3,387.46	\$3,739.19	\$4,053.85	\$4,442.56	\$4,747.99	\$5,553.21
92	\$2,928.12	\$3,645.20	\$4,023.71	\$4,362.27	\$4,780.58	\$5,109.24	\$5,975.73
93	\$3,135.14	\$3,902.92	\$4,308.19	\$4,670.73	\$5,118.60	\$5,470.50	\$6,398.26
94	\$3,342.19	\$4,160.67	\$4,592.68	\$4,979.18	\$5,456.60	\$5,831.77	\$6,820.79
95	\$3,549.24	\$4,418.40	\$4,877.19	\$5,287.63	\$5,794.65	\$6,193.04	\$7,243.30
96	\$3,815.43	\$4,749.79	\$5,242.97	\$5,684.20	\$6,229.26	\$6,657.52	\$7,786.57
97	\$4,081.60	\$5,081.19	\$5,608.79	\$6,080.76	\$6,663.84	\$7,121.96	\$8,329.80
98	\$4,347.79	\$5,412.56	\$5,974.56	\$6,477.34	\$7,098.45	\$7,586.47	\$8,873.05
99	\$4,613.98	\$5,743.94	\$6,340.37	\$6,873.89	\$7,533.05	\$8,050.95	\$9,416.29

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$74.61	\$92.89	\$102.77	\$111.15	\$121.80	\$130.17	\$152.26
31	\$75.52	\$94.04	\$104.07	\$112.51	\$123.31	\$131.79	\$154.14
32	\$76.45	\$95.18	\$105.30	\$113.88	\$124.82	\$133.41	\$156.01
33	\$77.36	\$96.33	\$106.60	\$115.27	\$126.32	\$135.01	\$157.89
34	\$78.31	\$97.45	\$107.87	\$116.64	\$127.82	\$136.61	\$159.77
35	\$79.22	\$98.61	\$109.13	\$118.03	\$129.33	\$138.21	\$161.66
36	\$80.12	\$99.77	\$110.40	\$119.40	\$130.84	\$139.82	\$163.57
37	\$81.05	\$100.94	\$111.67	\$120.78	\$132.34	\$141.42	\$165.43
38	\$81.98	\$102.04	\$112.94	\$122.15	\$133.83	\$143.06	\$167.31
39	\$82.91	\$103.20	\$114.20	\$123.51	\$135.36	\$144.64	\$169.19
40	\$83.83	\$104.39	\$115.48	\$124.87	\$136.86	\$146.29	\$171.07
41	\$86.06	\$107.16	\$118.54	\$128.19	\$140.51	\$150.18	\$175.64
42	\$88.31	\$109.92	\$121.60	\$131.56	\$144.17	\$154.05	\$180.20
43	\$90.53	\$112.73	\$124.66	\$134.86	\$147.81	\$157.96	\$184.77
44	\$92.76	\$115.50	\$127.70	\$138.19	\$151.47	\$161.87	\$189.31
45	\$94.99	\$118.29	\$130.77	\$141.53	\$155.11	\$165.77	\$193.88
46	\$98.04	\$122.02	\$134.95	\$146.04	\$160.07	\$171.07	\$200.06
47	\$101.08	\$125.82	\$139.15	\$150.56	\$165.01	\$176.37	\$206.28
48	\$104.12	\$129.58	\$143.33	\$155.08	\$169.96	\$181.62	\$212.46
49	\$107.14	\$133.38	\$147.53	\$159.60	\$174.92	\$186.96	\$218.65
50	\$110.15	\$137.15	\$151.74	\$164.15	\$179.87	\$192.25	\$224.84
51	\$115.45	\$143.72	\$158.92	\$171.97	\$188.46	\$201.43	\$235.60
52	\$120.70	\$150.28	\$166.16	\$179.83	\$197.07	\$210.59	\$246.34
53	\$126.00	\$156.84	\$173.36	\$187.67	\$205.69	\$219.81	\$257.12
54	\$131.25	\$163.38	\$180.55	\$195.54	\$214.27	\$229.01	\$267.83
55	\$137.99	\$171.77	\$189.77	\$205.59	\$225.29	\$240.75	\$281.62
56	\$147.01	\$183.01	\$202.19	\$219.04	\$240.03	\$256.51	\$300.05
57	\$156.06	\$194.28	\$214.57	\$232.50	\$254.78	\$272.32	\$318.48
58	\$165.10	\$205.54	\$226.97	\$245.96	\$269.55	\$288.08	\$336.93
59	\$174.12	\$216.76	\$239.37	\$259.42	\$284.33	\$303.84	\$355.36
60	\$183.18	\$228.04	\$251.76	\$272.88	\$299.07	\$319.63	\$373.83
61	\$200.39	\$249.44	\$275.51	\$298.52	\$327.15	\$349.64	\$408.93
62	\$217.60	\$270.89	\$299.27	\$324.17	\$355.24	\$379.68	\$444.06
63	\$234.78	\$292.30	\$323.01	\$349.80	\$383.34	\$409.68	\$479.16
64	\$251.99	\$313.74	\$346.76	\$375.46	\$411.44	\$439.71	\$514.29
65	\$274.95	\$342.26	\$378.39	\$409.60	\$448.88	\$479.72	\$561.09
66	\$306.79	\$381.92	\$422.01	\$457.06	\$500.87	\$535.31	\$626.10
67	\$338.64	\$421.57	\$465.61	\$504.50	\$552.88	\$590.89	\$691.09
68	\$370.47	\$461.22	\$509.23	\$551.97	\$604.87	\$646.45	\$756.08
69	\$402.35	\$500.88	\$552.81	\$599.39	\$656.87	\$702.04	\$821.10
70	\$434.20	\$540.54	\$596.41	\$646.86	\$708.88	\$757.59	\$886.10
71	\$494.45	\$615.55	\$679.19	\$736.64	\$807.27	\$862.77	\$1,009.11
72	\$554.70	\$690.56	\$761.99	\$826.41	\$905.66	\$967.91	\$1,132.08
73	\$615.00	\$765.57	\$844.79	\$916.21	\$1,004.04	\$1,073.08	\$1,255.06
74	\$675.24	\$840.61	\$927.57	\$1,005.97	\$1,102.44	\$1,178.23	\$1,378.04
75	\$743.16	\$925.17	\$1,020.87	\$1,107.16	\$1,213.35	\$1,296.75	\$1,516.66
76	\$836.44	\$1,041.26	\$1,148.72	\$1,246.10	\$1,365.58	\$1,459.49	\$1,706.99
77	\$929.68	\$1,157.36	\$1,276.53	\$1,385.06	\$1,517.85	\$1,622.20	\$1,897.32
78	\$1,022.93	\$1,273.47	\$1,404.39	\$1,523.97	\$1,670.09	\$1,784.92	\$2,087.64
79	\$1,116.20	\$1,389.55	\$1,532.20	\$1,662.94	\$1,822.37	\$1,947.66	\$2,277.95
80	\$1,209.46	\$1,505.67	\$1,660.05	\$1,801.85	\$1,974.66	\$2,110.40	\$2,468.31
81	\$1,354.61	\$1,686.32	\$1,859.24	\$2,018.08	\$2,211.59	\$2,363.63	\$2,764.50
82	\$1,499.73	\$1,867.01	\$2,058.46	\$2,234.28	\$2,448.55	\$2,616.86	\$3,060.68
83	\$1,644.87	\$2,047.67	\$2,257.69	\$2,450.52	\$2,685.49	\$2,870.13	\$3,356.87
84	\$1,790.00	\$2,228.39	\$2,456.85	\$2,666.74	\$2,922.45	\$3,123.34	\$3,653.07
85	\$1,935.13	\$2,409.05	\$2,656.08	\$2,882.94	\$3,159.39	\$3,376.61	\$3,949.25
86	\$2,206.05	\$2,746.34	\$3,027.91	\$3,286.60	\$3,601.72	\$3,849.35	\$4,502.15
87	\$2,476.98	\$3,083.59	\$3,399.77	\$3,690.20	\$4,044.04	\$4,322.07	\$5,055.05
88	\$2,747.87	\$3,420.85	\$3,771.59	\$4,093.82	\$4,486.36	\$4,794.82	\$5,607.96
89	\$3,018.84	\$3,758.12	\$4,143.46	\$4,497.43	\$4,928.66	\$5,267.51	\$6,160.83
90	\$3,289.73	\$4,095.38	\$4,515.30	\$4,901.02	\$5,370.96	\$5,740.25	\$6,713.76
91	\$3,560.65	\$4,432.64	\$4,887.16	\$5,304.67	\$5,813.31	\$6,212.97	\$7,266.64
92	\$3,831.58	\$4,769.90	\$5,259.02	\$5,708.25	\$6,255.62	\$6,685.71	\$7,819.56
93	\$4,102.49	\$5,107.17	\$5,630.84	\$6,111.88	\$6,697.93	\$7,158.43	\$8,372.44
94	\$4,373.39	\$5,444.44	\$6,002.72	\$6,515.49	\$7,140.24	\$7,631.16	\$8,925.33
95	\$4,644.35	\$5,781.71	\$6,374.54	\$6,919.09	\$7,582.58	\$8,103.89	\$9,478.22
96	\$4,992.66	\$6,215.33	\$6,852.64	\$7,438.03	\$8,151.28	\$8,711.67	\$10,189.08
97	\$5,340.99	\$6,648.98	\$7,330.74	\$7,956.97	\$8,719.97	\$9,319.45	\$10,899.96
98	\$5,689.30	\$7,082.60	\$7,808.83	\$8,475.89	\$9,288.66	\$9,927.26	\$11,610.83
99	\$6,037.63	\$7,516.24	\$8,286.93	\$8,994.84	\$9,857.35	\$10,535.05	\$12,321.71

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$101.51	\$126.38	\$139.57	\$151.23	\$165.74	\$177.14	\$207.18
31	\$102.78	\$127.95	\$141.29	\$153.12	\$167.79	\$179.34	\$209.73
32	\$104.05	\$129.48	\$143.01	\$154.96	\$169.82	\$181.51	\$212.30
33	\$105.27	\$131.06	\$144.75	\$156.84	\$171.88	\$183.71	\$214.87
34	\$106.55	\$132.61	\$146.46	\$158.71	\$173.94	\$185.89	\$217.42
35	\$107.81	\$134.19	\$148.20	\$160.60	\$175.98	\$188.05	\$219.96
36	\$109.04	\$135.76	\$149.91	\$162.46	\$178.01	\$190.26	\$222.55
37	\$110.31	\$137.32	\$151.66	\$164.32	\$180.08	\$192.45	\$225.09
38	\$111.55	\$138.87	\$153.38	\$166.20	\$182.12	\$194.65	\$227.66
39	\$112.82	\$140.43	\$155.08	\$168.09	\$184.18	\$196.84	\$230.20
40	\$114.08	\$142.03	\$156.83	\$169.91	\$186.22	\$199.05	\$232.79
41	\$117.07	\$145.76	\$160.93	\$174.42	\$191.14	\$204.28	\$238.92
42	\$120.10	\$149.49	\$165.03	\$178.91	\$196.08	\$209.54	\$245.08
43	\$123.11	\$153.24	\$169.18	\$183.41	\$201.00	\$214.81	\$251.22
44	\$126.11	\$157.01	\$173.28	\$187.89	\$205.90	\$220.07	\$257.37
45	\$129.11	\$160.76	\$177.38	\$192.38	\$210.81	\$225.30	\$263.54
46	\$132.77	\$165.31	\$182.35	\$197.78	\$216.77	\$231.65	\$270.95
47	\$136.41	\$169.78	\$187.32	\$203.19	\$222.71	\$238.01	\$278.36
48	\$140.06	\$174.32	\$192.30	\$208.61	\$228.59	\$244.33	\$285.76
49	\$143.66	\$178.85	\$197.26	\$214.04	\$234.55	\$250.69	\$293.19
50	\$147.30	\$183.38	\$202.25	\$219.45	\$240.46	\$257.00	\$300.60
51	\$153.22	\$190.73	\$210.39	\$228.28	\$250.17	\$267.38	\$312.71
52	\$159.16	\$198.15	\$218.55	\$237.10	\$259.83	\$277.69	\$324.80
53	\$165.06	\$205.51	\$226.66	\$245.94	\$269.53	\$288.03	\$336.89
54	\$171.02	\$212.86	\$234.81	\$254.77	\$279.19	\$298.39	\$348.97
55	\$178.85	\$222.63	\$245.57	\$266.45	\$291.98	\$312.05	\$364.95
56	\$188.50	\$234.63	\$258.81	\$280.82	\$307.72	\$328.87	\$384.66
57	\$198.12	\$246.66	\$272.00	\$295.16	\$323.46	\$345.69	\$404.30
58	\$207.76	\$258.65	\$285.22	\$309.53	\$339.19	\$362.53	\$424.02
59	\$217.41	\$270.64	\$298.42	\$323.88	\$354.95	\$379.33	\$443.67
60	\$227.04	\$282.66	\$311.66	\$338.24	\$370.70	\$396.17	\$463.36
61	\$244.58	\$304.45	\$335.81	\$364.36	\$399.33	\$426.76	\$499.13
62	\$262.10	\$326.31	\$359.99	\$390.49	\$427.93	\$457.34	\$534.92
63	\$279.63	\$348.15	\$384.16	\$416.62	\$456.55	\$487.93	\$570.69
64	\$297.17	\$369.95	\$408.32	\$442.72	\$485.18	\$518.54	\$606.48
65	\$321.40	\$400.12	\$441.68	\$478.82	\$524.72	\$560.80	\$655.92
66	\$353.55	\$440.12	\$485.75	\$526.70	\$577.20	\$616.89	\$721.50
67	\$385.67	\$480.14	\$529.82	\$574.56	\$629.68	\$672.97	\$787.09
68	\$417.81	\$520.13	\$573.90	\$622.46	\$682.16	\$729.04	\$852.69
69	\$449.95	\$560.15	\$617.92	\$670.31	\$734.61	\$785.13	\$918.27
70	\$482.10	\$600.16	\$661.99	\$718.20	\$787.09	\$841.19	\$983.85
71	\$542.50	\$675.34	\$744.97	\$808.20	\$885.71	\$946.62	\$1,107.14
72	\$602.90	\$750.56	\$827.91	\$898.20	\$984.34	\$1,051.99	\$1,230.41
73	\$663.32	\$825.75	\$910.88	\$988.21	\$1,082.96	\$1,157.44	\$1,353.71
74	\$723.72	\$900.96	\$993.84	\$1,078.19	\$1,181.58	\$1,262.81	\$1,476.97
75	\$792.30	\$986.34	\$1,088.03	\$1,180.34	\$1,293.54	\$1,382.48	\$1,616.92
76	\$884.90	\$1,101.59	\$1,214.91	\$1,318.29	\$1,444.69	\$1,544.04	\$1,805.88
77	\$977.47	\$1,216.87	\$1,341.80	\$1,456.25	\$1,595.88	\$1,705.60	\$1,994.86
78	\$1,070.07	\$1,332.15	\$1,468.70	\$1,594.17	\$1,747.06	\$1,867.17	\$2,183.81
79	\$1,162.65	\$1,447.40	\$1,595.59	\$1,732.14	\$1,898.23	\$2,028.74	\$2,372.80
80	\$1,255.27	\$1,562.67	\$1,722.51	\$1,870.09	\$2,049.43	\$2,190.30	\$2,561.75
81	\$1,405.89	\$1,750.18	\$1,929.20	\$2,094.46	\$2,295.33	\$2,453.12	\$2,869.17
82	\$1,556.53	\$1,937.72	\$2,135.89	\$2,318.88	\$2,541.24	\$2,715.95	\$3,176.57
83	\$1,707.15	\$2,125.24	\$2,342.60	\$2,543.31	\$2,787.19	\$2,978.82	\$3,483.99
84	\$1,857.78	\$2,312.77	\$2,549.29	\$2,767.72	\$3,033.09	\$3,241.64	\$3,791.38
85	\$2,008.39	\$2,500.29	\$2,755.98	\$2,992.13	\$3,279.02	\$3,504.48	\$4,098.81
86	\$2,289.58	\$2,850.32	\$3,141.83	\$3,411.03	\$3,738.11	\$3,995.09	\$4,672.62
87	\$2,570.77	\$3,200.34	\$3,527.66	\$3,829.92	\$4,197.16	\$4,485.73	\$5,246.46
88	\$2,851.93	\$3,550.39	\$3,913.47	\$4,248.82	\$4,656.22	\$4,976.35	\$5,820.30
89	\$3,133.14	\$3,900.40	\$4,299.36	\$4,667.72	\$5,115.32	\$5,466.98	\$6,394.13
90	\$3,414.31	\$4,250.46	\$4,685.16	\$5,086.59	\$5,574.37	\$5,957.60	\$6,967.97
91	\$3,695.46	\$4,600.50	\$5,071.02	\$5,505.50	\$6,033.45	\$6,448.23	\$7,541.80
92	\$3,976.66	\$4,950.54	\$5,456.87	\$5,924.40	\$6,492.49	\$6,938.86	\$8,115.63
93	\$4,257.84	\$5,300.55	\$5,842.67	\$6,343.29	\$6,951.57	\$7,429.49	\$8,689.46
94	\$4,538.99	\$5,650.60	\$6,228.55	\$6,762.23	\$7,410.62	\$7,920.12	\$9,263.30
95	\$4,820.21	\$6,000.65	\$6,614.37	\$7,181.12	\$7,869.70	\$8,410.76	\$9,837.11
96	\$5,181.70	\$6,450.68	\$7,110.45	\$7,719.68	\$8,459.94	\$9,041.56	\$10,574.91
97	\$5,543.21	\$6,900.73	\$7,606.51	\$8,258.27	\$9,050.14	\$9,672.34	\$11,312.69
98	\$5,904.74	\$7,350.80	\$8,102.58	\$8,796.85	\$9,640.39	\$10,303.16	\$12,050.49
99	\$6,266.25	\$7,800.84	\$8,598.70	\$9,335.44	\$10,230.61	\$10,933.99	\$12,788.26

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$41.46	\$51.62	\$57.38	\$61.77	\$67.66	\$72.32	\$84.59
31	\$41.96	\$52.24	\$58.09	\$62.52	\$68.53	\$73.23	\$85.64
32	\$42.46	\$52.88	\$58.81	\$63.29	\$69.34	\$74.13	\$86.69
33	\$43.00	\$53.53	\$59.52	\$64.04	\$70.19	\$75.02	\$87.72
34	\$43.50	\$54.13	\$60.25	\$64.80	\$71.02	\$75.92	\$88.77
35	\$44.01	\$54.78	\$60.94	\$65.57	\$71.84	\$76.80	\$89.81
36	\$44.52	\$55.43	\$61.66	\$66.33	\$72.70	\$77.68	\$90.86
37	\$45.04	\$56.07	\$62.38	\$67.08	\$73.54	\$78.58	\$91.90
38	\$45.56	\$56.69	\$63.05	\$67.87	\$74.37	\$79.50	\$92.96
39	\$46.08	\$57.35	\$63.75	\$68.64	\$75.20	\$80.38	\$94.01
40	\$46.57	\$57.96	\$64.49	\$69.39	\$76.04	\$81.25	\$95.07
41	\$47.51	\$59.13	\$65.77	\$70.76	\$77.54	\$82.89	\$96.93
42	\$48.42	\$60.27	\$67.08	\$72.13	\$79.06	\$84.49	\$98.82
43	\$49.34	\$61.44	\$68.35	\$73.51	\$80.55	\$86.09	\$100.69
44	\$50.27	\$62.57	\$69.66	\$74.89	\$82.08	\$87.71	\$102.60
45	\$51.19	\$63.73	\$70.94	\$76.25	\$83.57	\$89.31	\$104.47
46	\$52.55	\$65.39	\$72.79	\$78.26	\$85.75	\$91.68	\$107.20
47	\$53.88	\$67.08	\$74.62	\$80.27	\$87.95	\$94.01	\$109.95
48	\$55.21	\$68.74	\$76.46	\$82.26	\$90.15	\$96.36	\$112.68
49	\$56.57	\$70.41	\$78.33	\$84.27	\$92.34	\$98.71	\$115.44
50	\$57.91	\$72.09	\$80.16	\$86.28	\$94.55	\$101.05	\$118.19
51	\$60.41	\$75.21	\$83.62	\$90.00	\$98.64	\$105.41	\$123.30
52	\$62.90	\$78.30	\$87.07	\$93.72	\$102.71	\$109.76	\$128.38
53	\$65.39	\$81.44	\$90.52	\$97.45	\$106.77	\$114.10	\$133.47
54	\$67.92	\$84.51	\$93.95	\$101.16	\$110.86	\$118.47	\$138.58
55	\$71.15	\$88.59	\$98.44	\$106.02	\$116.16	\$124.14	\$145.20
56	\$76.00	\$94.60	\$105.12	\$113.22	\$124.10	\$132.62	\$155.11
57	\$80.86	\$100.67	\$111.76	\$120.46	\$132.00	\$141.06	\$165.00
58	\$85.71	\$106.71	\$118.44	\$127.67	\$139.92	\$149.56	\$174.91
59	\$90.56	\$112.74	\$125.08	\$134.92	\$147.87	\$158.02	\$184.81
60	\$95.42	\$118.77	\$131.73	\$142.14	\$155.78	\$166.49	\$194.72
61	\$106.28	\$132.29	\$146.79	\$158.34	\$173.50	\$185.44	\$216.89
62	\$117.11	\$145.79	\$161.86	\$174.47	\$191.19	\$204.37	\$239.03
63	\$128.00	\$159.30	\$176.90	\$190.65	\$208.94	\$223.31	\$261.16
64	\$138.83	\$172.82	\$191.95	\$206.81	\$226.66	\$242.24	\$283.33
65	\$152.87	\$190.29	\$211.40	\$227.74	\$249.56	\$266.74	\$311.96
66	\$174.63	\$217.36	\$241.25	\$260.14	\$285.08	\$304.68	\$356.34
67	\$196.35	\$244.45	\$271.06	\$292.54	\$320.59	\$342.63	\$400.74
68	\$218.12	\$271.53	\$300.88	\$324.96	\$356.10	\$380.60	\$445.11
69	\$239.86	\$298.61	\$330.68	\$357.33	\$391.61	\$418.54	\$489.51
70	\$261.59	\$325.69	\$360.51	\$389.74	\$427.12	\$456.49	\$533.89
71	\$304.39	\$378.96	\$419.39	\$453.48	\$496.98	\$531.12	\$621.21
72	\$347.19	\$432.22	\$478.26	\$517.22	\$566.81	\$605.81	\$708.53
73	\$389.97	\$485.46	\$537.13	\$580.97	\$636.67	\$680.47	\$795.85
74	\$432.74	\$538.73	\$596.01	\$644.71	\$706.53	\$755.12	\$883.16
75	\$480.49	\$598.17	\$661.70	\$715.85	\$784.48	\$838.40	\$980.59
76	\$552.58	\$687.88	\$760.55	\$823.22	\$902.15	\$964.18	\$1,127.68
77	\$624.64	\$777.63	\$859.42	\$930.60	\$1,019.83	\$1,089.94	\$1,274.80
78	\$696.74	\$867.35	\$958.26	\$1,037.98	\$1,137.51	\$1,215.72	\$1,421.90
79	\$768.80	\$957.10	\$1,057.12	\$1,145.37	\$1,255.20	\$1,341.48	\$1,568.98
80	\$840.89	\$1,046.82	\$1,155.99	\$1,252.73	\$1,372.87	\$1,467.24	\$1,716.09
81	\$941.77	\$1,172.43	\$1,294.71	\$1,403.08	\$1,537.62	\$1,643.30	\$1,922.01
82	\$1,042.69	\$1,298.07	\$1,433.41	\$1,553.41	\$1,702.37	\$1,819.41	\$2,127.96
83	\$1,143.61	\$1,423.68	\$1,572.15	\$1,703.73	\$1,867.10	\$1,995.45	\$2,333.89
84	\$1,244.51	\$1,549.28	\$1,710.85	\$1,854.07	\$2,031.85	\$2,171.54	\$2,539.80
85	\$1,345.41	\$1,674.88	\$1,849.56	\$2,004.41	\$2,196.60	\$2,347.62	\$2,745.73
86	\$1,533.77	\$1,909.39	\$2,108.50	\$2,285.00	\$2,504.12	\$2,676.28	\$3,130.16
87	\$1,722.12	\$2,143.89	\$2,367.46	\$2,565.62	\$2,811.63	\$3,004.95	\$3,514.55
88	\$1,910.48	\$2,378.36	\$2,626.39	\$2,846.24	\$3,119.15	\$3,333.62	\$3,898.95
89	\$2,098.82	\$2,612.86	\$2,885.34	\$3,126.84	\$3,426.69	\$3,662.27	\$4,283.36
90	\$2,287.21	\$2,847.34	\$3,144.28	\$3,407.48	\$3,734.23	\$3,990.96	\$4,667.77
91	\$2,475.55	\$3,081.81	\$3,403.22	\$3,688.09	\$4,041.71	\$4,319.60	\$5,052.15
92	\$2,663.92	\$3,316.31	\$3,662.16	\$3,968.71	\$4,349.26	\$4,648.25	\$5,436.57
93	\$2,852.28	\$3,550.80	\$3,921.11	\$4,249.31	\$4,656.78	\$4,976.93	\$5,821.00
94	\$3,040.63	\$3,785.26	\$4,180.05	\$4,529.93	\$4,964.31	\$5,305.59	\$6,205.37
95	\$3,228.99	\$4,019.76	\$4,438.98	\$4,810.54	\$5,271.83	\$5,634.28	\$6,589.78
96	\$3,471.19	\$4,321.25	\$4,771.91	\$5,171.32	\$5,667.24	\$6,056.85	\$7,084.02
97	\$3,713.35	\$4,622.73	\$5,104.80	\$5,532.11	\$6,062.60	\$6,479.39	\$7,578.25
98	\$3,955.51	\$4,924.23	\$5,437.75	\$5,892.91	\$6,457.97	\$6,901.97	\$8,072.48
99	\$4,197.70	\$5,225.71	\$5,770.67	\$6,253.71	\$6,853.38	\$7,324.53	\$8,566.72

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$66.32	\$82.57	\$91.39	\$98.83	\$108.28	\$115.71	\$135.36
31	\$67.12	\$83.59	\$92.52	\$100.04	\$109.63	\$117.17	\$137.03
32	\$67.98	\$84.62	\$93.66	\$101.25	\$110.96	\$118.60	\$138.72
33	\$68.79	\$85.63	\$94.79	\$102.47	\$112.29	\$120.05	\$140.36
34	\$69.58	\$86.63	\$95.92	\$103.67	\$113.62	\$121.44	\$142.05
35	\$70.42	\$87.68	\$97.04	\$104.90	\$114.97	\$122.89	\$143.71
36	\$71.25	\$88.70	\$98.19	\$106.16	\$116.32	\$124.29	\$145.40
37	\$72.07	\$89.71	\$99.33	\$107.36	\$117.68	\$125.74	\$147.07
38	\$72.87	\$90.73	\$100.44	\$108.59	\$119.01	\$127.17	\$148.72
39	\$73.71	\$91.77	\$101.56	\$109.81	\$120.32	\$128.61	\$150.42
40	\$74.50	\$92.74	\$102.71	\$111.03	\$121.68	\$130.04	\$152.10
41	\$76.49	\$95.23	\$105.45	\$113.95	\$124.89	\$133.49	\$156.12
42	\$78.49	\$97.70	\$108.21	\$116.92	\$128.14	\$136.94	\$160.16
43	\$80.46	\$100.16	\$110.94	\$119.85	\$131.35	\$140.39	\$164.20
44	\$82.44	\$102.62	\$113.68	\$122.82	\$134.58	\$143.84	\$168.25
45	\$84.41	\$105.10	\$116.41	\$125.78	\$137.82	\$147.30	\$172.28
46	\$87.13	\$108.46	\$120.11	\$129.78	\$142.23	\$152.04	\$177.80
47	\$89.83	\$111.83	\$123.77	\$133.85	\$146.67	\$156.75	\$183.35
48	\$92.53	\$115.19	\$127.47	\$137.84	\$151.07	\$161.49	\$188.85
49	\$95.27	\$118.57	\$131.17	\$141.92	\$155.49	\$166.20	\$194.40
50	\$97.96	\$121.94	\$134.84	\$145.94	\$159.93	\$170.93	\$199.92
51	\$102.62	\$127.77	\$141.27	\$152.87	\$167.56	\$179.06	\$209.46
52	\$107.30	\$133.57	\$147.62	\$159.85	\$175.17	\$187.22	\$218.97
53	\$111.95	\$139.39	\$153.99	\$166.79	\$182.76	\$195.35	\$228.48
54	\$116.63	\$145.18	\$160.41	\$173.77	\$190.40	\$203.51	\$237.99
55	\$122.62	\$152.64	\$168.58	\$182.64	\$200.15	\$213.91	\$250.21
56	\$130.65	\$162.63	\$179.65	\$194.61	\$213.29	\$227.95	\$266.58
57	\$138.70	\$172.62	\$190.70	\$206.59	\$226.40	\$241.96	\$283.01
58	\$146.71	\$182.63	\$201.75	\$218.56	\$239.52	\$256.00	\$299.40
59	\$154.74	\$192.65	\$212.81	\$230.52	\$252.66	\$270.01	\$315.81
60	\$162.78	\$202.64	\$223.84	\$242.48	\$265.75	\$284.02	\$332.20
61	\$178.14	\$221.77	\$245.07	\$265.40	\$290.83	\$310.83	\$363.55
62	\$193.50	\$240.88	\$266.26	\$288.27	\$315.90	\$337.64	\$394.89
63	\$208.86	\$260.00	\$287.44	\$311.14	\$340.97	\$364.42	\$426.19
64	\$224.21	\$279.11	\$308.62	\$334.02	\$366.05	\$391.22	\$457.55
65	\$244.65	\$304.57	\$336.84	\$364.49	\$399.45	\$426.90	\$499.30
66	\$273.10	\$339.98	\$375.87	\$406.87	\$445.90	\$476.54	\$557.36
67	\$301.56	\$375.41	\$414.85	\$449.27	\$492.36	\$526.20	\$615.44
68	\$330.03	\$410.85	\$453.86	\$491.66	\$538.79	\$575.84	\$673.50
69	\$358.46	\$446.24	\$492.86	\$534.03	\$585.24	\$625.47	\$731.56
70	\$386.89	\$481.68	\$531.87	\$576.43	\$631.69	\$675.13	\$789.63
71	\$440.75	\$548.71	\$605.85	\$656.64	\$719.61	\$769.07	\$899.54
72	\$494.61	\$615.77	\$679.80	\$736.86	\$807.53	\$863.05	\$1,009.41
73	\$548.43	\$682.78	\$753.76	\$817.11	\$895.44	\$957.00	\$1,119.28
74	\$602.32	\$749.79	\$827.74	\$897.31	\$983.37	\$1,050.97	\$1,229.20
75	\$663.01	\$825.36	\$911.07	\$987.74	\$1,082.44	\$1,156.84	\$1,353.04
76	\$746.44	\$929.21	\$1,025.48	\$1,112.01	\$1,218.65	\$1,302.45	\$1,523.31
77	\$829.86	\$1,033.13	\$1,139.87	\$1,236.33	\$1,354.88	\$1,448.04	\$1,693.60
78	\$913.30	\$1,136.97	\$1,254.26	\$1,360.64	\$1,491.11	\$1,593.61	\$1,863.89
79	\$996.73	\$1,240.85	\$1,368.65	\$1,484.94	\$1,627.32	\$1,739.21	\$2,034.17
80	\$1,080.18	\$1,344.72	\$1,483.06	\$1,609.23	\$1,763.56	\$1,884.80	\$2,204.45
81	\$1,209.79	\$1,506.06	\$1,661.01	\$1,802.36	\$1,975.19	\$2,110.95	\$2,468.99
82	\$1,339.42	\$1,667.45	\$1,838.98	\$1,995.47	\$2,186.81	\$2,337.17	\$2,733.51
83	\$1,469.05	\$1,828.82	\$2,016.96	\$2,188.55	\$2,398.43	\$2,563.32	\$2,998.06
84	\$1,598.67	\$1,990.17	\$2,194.92	\$2,381.68	\$2,610.07	\$2,789.51	\$3,262.56
85	\$1,728.28	\$2,151.54	\$2,372.89	\$2,574.80	\$2,821.69	\$3,015.69	\$3,527.12
86	\$1,970.25	\$2,452.76	\$2,705.09	\$2,935.28	\$3,216.70	\$3,437.88	\$4,020.90
87	\$2,212.20	\$2,753.99	\$3,037.27	\$3,295.75	\$3,611.77	\$3,860.08	\$4,514.70
88	\$2,454.16	\$3,055.19	\$3,369.48	\$3,656.22	\$4,006.79	\$4,282.27	\$5,008.52
89	\$2,696.11	\$3,356.40	\$3,701.70	\$4,016.66	\$4,401.84	\$4,704.46	\$5,502.28
90	\$2,938.08	\$3,657.61	\$4,033.89	\$4,377.16	\$4,796.89	\$5,126.68	\$5,996.09
91	\$3,180.05	\$3,958.81	\$4,366.11	\$4,737.61	\$5,191.89	\$5,548.86	\$6,489.87
92	\$3,421.98	\$4,260.04	\$4,698.33	\$5,098.09	\$5,586.94	\$5,971.03	\$6,983.68
93	\$3,663.96	\$4,561.26	\$5,030.52	\$5,458.56	\$5,981.98	\$6,393.26	\$7,477.48
94	\$3,905.90	\$4,862.46	\$5,362.70	\$5,819.03	\$6,377.00	\$6,815.44	\$7,971.27
95	\$4,147.88	\$5,163.68	\$5,694.91	\$6,179.47	\$6,772.06	\$7,237.65	\$8,465.06
96	\$4,458.99	\$5,550.96	\$6,122.05	\$6,642.97	\$7,279.95	\$7,780.47	\$9,099.94
97	\$4,770.06	\$5,938.26	\$6,549.15	\$7,106.40	\$7,787.87	\$8,323.26	\$9,734.82
98	\$5,081.14	\$6,325.52	\$6,976.29	\$7,569.89	\$8,295.77	\$8,866.10	\$10,369.71
99	\$5,392.23	\$6,712.80	\$7,403.40	\$8,033.37	\$8,803.66	\$9,408.90	\$11,004.57

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$90.26	\$112.35	\$124.19	\$134.47	\$147.34	\$157.49	\$184.22
31	\$91.36	\$113.76	\$125.73	\$136.14	\$149.18	\$159.42	\$186.48
32	\$92.49	\$115.12	\$127.28	\$137.78	\$151.00	\$161.39	\$188.76
33	\$93.63	\$116.54	\$128.79	\$139.45	\$152.81	\$163.35	\$191.03
34	\$94.72	\$117.90	\$130.34	\$141.10	\$154.65	\$165.26	\$193.30
35	\$95.83	\$119.30	\$131.86	\$142.77	\$156.47	\$167.22	\$195.57
36	\$96.95	\$120.71	\$133.41	\$144.44	\$158.27	\$169.15	\$197.87
37	\$98.07	\$122.09	\$134.96	\$146.08	\$160.12	\$171.10	\$200.11
38	\$99.18	\$123.46	\$136.48	\$147.76	\$161.93	\$173.06	\$202.40
39	\$100.31	\$124.88	\$137.98	\$149.43	\$163.76	\$175.02	\$204.67
40	\$101.41	\$126.23	\$139.54	\$151.09	\$165.54	\$176.94	\$206.98
41	\$104.10	\$129.59	\$143.22	\$155.09	\$169.95	\$181.63	\$212.46
42	\$106.80	\$132.95	\$146.92	\$159.11	\$174.37	\$186.35	\$217.95
43	\$109.48	\$136.29	\$150.60	\$163.08	\$178.74	\$191.05	\$223.44
44	\$112.17	\$139.63	\$154.29	\$167.10	\$183.14	\$195.74	\$228.91
45	\$114.86	\$143.01	\$157.96	\$171.11	\$187.53	\$200.41	\$234.41
46	\$118.07	\$146.95	\$162.37	\$175.90	\$192.77	\$206.03	\$240.95
47	\$121.28	\$150.98	\$166.74	\$180.67	\$198.00	\$211.63	\$247.49
48	\$124.48	\$154.97	\$171.12	\$185.45	\$203.21	\$217.21	\$254.05
49	\$127.68	\$158.95	\$175.54	\$190.21	\$208.46	\$222.79	\$260.59
50	\$130.89	\$162.95	\$179.93	\$194.99	\$213.70	\$228.39	\$267.12
51	\$136.18	\$169.53	\$187.18	\$202.87	\$222.34	\$237.61	\$277.93
52	\$141.47	\$176.10	\$194.44	\$210.74	\$230.96	\$246.83	\$288.69
53	\$146.75	\$182.69	\$201.66	\$218.61	\$239.57	\$256.05	\$299.48
54	\$152.03	\$189.26	\$208.94	\$226.50	\$248.22	\$265.26	\$310.24
55	\$159.00	\$197.95	\$218.48	\$236.89	\$259.58	\$277.42	\$324.48
56	\$167.55	\$208.58	\$230.23	\$249.63	\$273.57	\$292.38	\$341.96
57	\$176.13	\$219.26	\$241.96	\$262.38	\$287.54	\$307.32	\$359.44
58	\$184.69	\$229.93	\$253.70	\$275.12	\$301.50	\$322.25	\$376.90
59	\$193.24	\$240.57	\$265.41	\$287.90	\$315.51	\$337.19	\$394.37
60	\$201.81	\$251.22	\$277.12	\$300.63	\$329.47	\$352.11	\$411.84
61	\$217.44	\$270.68	\$298.75	\$323.97	\$355.01	\$379.43	\$443.80
62	\$233.08	\$290.20	\$320.33	\$347.27	\$380.55	\$406.73	\$475.72
63	\$248.74	\$309.66	\$341.92	\$370.57	\$406.10	\$434.02	\$507.64
64	\$264.38	\$329.12	\$363.49	\$393.88	\$431.67	\$461.34	\$539.58
65	\$286.00	\$356.05	\$393.29	\$426.09	\$466.94	\$499.02	\$583.67
66	\$314.73	\$391.81	\$432.67	\$468.86	\$513.82	\$549.16	\$642.30
67	\$343.45	\$427.54	\$472.02	\$511.68	\$560.74	\$599.30	\$700.93
68	\$372.19	\$463.32	\$511.40	\$554.48	\$607.65	\$649.42	\$759.55
69	\$400.90	\$499.09	\$550.75	\$597.27	\$654.55	\$699.55	\$818.20
70	\$429.64	\$534.87	\$590.14	\$640.08	\$701.44	\$749.68	\$876.82
71	\$483.60	\$602.03	\$664.27	\$720.48	\$789.54	\$843.85	\$986.97
72	\$537.58	\$669.23	\$738.38	\$800.87	\$877.64	\$938.03	\$1,097.08
73	\$591.53	\$736.41	\$812.52	\$881.29	\$965.76	\$1,032.18	\$1,207.23
74	\$645.52	\$803.60	\$886.66	\$961.67	\$1,053.89	\$1,126.35	\$1,317.37
75	\$706.77	\$879.85	\$970.77	\$1,052.93	\$1,153.90	\$1,233.23	\$1,442.38
76	\$789.61	\$982.99	\$1,084.35	\$1,176.37	\$1,289.19	\$1,377.82	\$1,611.47
77	\$872.46	\$1,086.14	\$1,197.94	\$1,299.81	\$1,424.46	\$1,522.37	\$1,780.55
78	\$955.34	\$1,189.29	\$1,311.52	\$1,423.26	\$1,559.71	\$1,666.95	\$1,949.64
79	\$1,038.20	\$1,292.44	\$1,425.06	\$1,546.70	\$1,695.01	\$1,811.53	\$2,118.73
80	\$1,121.07	\$1,395.57	\$1,538.63	\$1,670.12	\$1,830.28	\$1,956.11	\$2,287.84
81	\$1,255.56	\$1,563.05	\$1,723.28	\$1,870.54	\$2,049.92	\$2,190.83	\$2,562.38
82	\$1,390.10	\$1,730.54	\$1,907.92	\$2,070.97	\$2,269.56	\$2,425.58	\$2,836.93
83	\$1,524.64	\$1,898.00	\$2,092.57	\$2,271.36	\$2,489.18	\$2,660.31	\$3,111.49
84	\$1,659.16	\$2,065.46	\$2,277.20	\$2,471.79	\$2,708.82	\$2,895.05	\$3,385.99
85	\$1,793.69	\$2,232.93	\$2,461.84	\$2,672.22	\$2,928.45	\$3,129.77	\$3,660.55
86	\$2,044.79	\$2,545.54	\$2,806.49	\$3,046.33	\$3,338.44	\$3,567.95	\$4,173.04
87	\$2,295.91	\$2,858.17	\$3,151.16	\$3,420.42	\$3,748.39	\$4,006.13	\$4,685.50
88	\$2,547.01	\$3,170.76	\$3,495.82	\$3,794.53	\$4,158.36	\$4,444.29	\$5,197.99
89	\$2,798.11	\$3,483.40	\$3,840.49	\$4,168.61	\$4,568.37	\$4,882.43	\$5,710.46
90	\$3,049.24	\$3,795.99	\$4,185.12	\$4,542.76	\$4,978.38	\$5,320.60	\$6,222.94
91	\$3,300.36	\$4,108.60	\$4,529.80	\$4,916.87	\$5,388.33	\$5,758.78	\$6,735.41
92	\$3,551.46	\$4,421.23	\$4,874.46	\$5,290.96	\$5,798.32	\$6,196.95	\$7,247.89
93	\$3,802.58	\$4,733.82	\$5,219.12	\$5,665.08	\$6,208.28	\$6,635.13	\$7,760.40
94	\$4,053.70	\$5,046.43	\$5,563.79	\$6,039.17	\$6,618.27	\$7,073.30	\$8,272.85
95	\$4,304.78	\$5,359.06	\$5,908.43	\$6,413.29	\$7,028.27	\$7,511.47	\$8,785.35
96	\$4,627.68	\$5,760.98	\$6,351.57	\$6,894.29	\$7,555.37	\$8,074.80	\$9,444.22
97	\$4,950.54	\$6,162.91	\$6,794.70	\$7,375.25	\$8,082.50	\$8,638.18	\$10,103.11
98	\$5,273.39	\$6,564.82	\$7,237.83	\$7,856.28	\$8,609.62	\$9,201.52	\$10,762.02
99	\$5,596.27	\$6,966.77	\$7,680.98	\$8,337.29	\$9,136.75	\$9,764.89	\$11,420.92

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$36.58	\$45.54	\$50.82	\$54.49	\$59.71	\$63.82	\$74.63
31	\$37.05	\$46.10	\$51.45	\$55.15	\$60.45	\$64.62	\$75.56
32	\$37.48	\$46.66	\$52.09	\$55.82	\$61.20	\$65.39	\$76.50
33	\$37.95	\$47.20	\$52.71	\$56.51	\$61.93	\$66.21	\$77.43
34	\$38.39	\$47.79	\$53.35	\$57.17	\$62.66	\$66.98	\$78.32
35	\$38.84	\$48.35	\$53.96	\$57.88	\$63.40	\$67.78	\$79.24
36	\$39.27	\$48.91	\$54.61	\$58.54	\$64.14	\$68.56	\$80.17
37	\$39.73	\$49.49	\$55.21	\$59.22	\$64.88	\$69.34	\$81.09
38	\$40.19	\$50.02	\$55.86	\$59.88	\$65.62	\$70.13	\$82.03
39	\$40.65	\$50.59	\$56.49	\$60.54	\$66.36	\$70.92	\$82.95
40	\$41.10	\$51.16	\$57.12	\$61.21	\$67.09	\$71.71	\$83.87
41	\$41.92	\$52.20	\$58.24	\$62.47	\$68.47	\$73.16	\$85.58
42	\$42.75	\$53.23	\$59.36	\$63.70	\$69.81	\$74.61	\$87.27
43	\$43.56	\$54.25	\$60.50	\$64.95	\$71.17	\$76.05	\$88.94
44	\$44.43	\$55.32	\$61.62	\$66.18	\$72.53	\$77.52	\$90.65
45	\$45.27	\$56.33	\$62.76	\$67.41	\$73.89	\$78.97	\$92.35
46	\$46.42	\$57.78	\$64.33	\$69.15	\$75.78	\$80.98	\$94.74
47	\$47.58	\$59.23	\$65.94	\$70.88	\$77.68	\$83.01	\$97.12
48	\$48.75	\$60.69	\$67.51	\$72.62	\$79.57	\$85.06	\$99.48
49	\$49.91	\$62.11	\$69.09	\$74.36	\$81.48	\$87.08	\$101.83
50	\$51.08	\$63.58	\$70.68	\$76.06	\$83.38	\$89.11	\$104.24
51	\$53.26	\$66.31	\$73.71	\$79.34	\$86.96	\$92.92	\$108.71
52	\$55.45	\$69.05	\$76.78	\$82.61	\$90.56	\$96.80	\$113.20
53	\$57.68	\$71.80	\$79.84	\$85.90	\$94.14	\$100.62	\$117.67
54	\$59.87	\$74.53	\$82.89	\$89.18	\$97.74	\$104.44	\$122.15
55	\$62.72	\$78.10	\$86.87	\$93.46	\$102.40	\$109.46	\$128.01
56	\$67.00	\$83.42	\$92.73	\$99.82	\$109.40	\$116.90	\$136.75
57	\$71.29	\$88.73	\$98.60	\$106.19	\$116.36	\$124.38	\$145.46
58	\$75.57	\$94.06	\$104.46	\$112.54	\$123.34	\$131.83	\$154.18
59	\$79.82	\$99.39	\$110.33	\$118.93	\$130.33	\$139.27	\$162.90
60	\$84.10	\$104.70	\$116.20	\$125.28	\$137.32	\$146.73	\$171.64
61	\$93.74	\$116.71	\$129.57	\$139.64	\$153.05	\$163.55	\$191.28
62	\$103.35	\$128.68	\$142.94	\$154.00	\$168.74	\$180.36	\$210.95
63	\$113.00	\$140.67	\$156.30	\$168.35	\$184.49	\$197.18	\$230.60
64	\$122.64	\$152.67	\$169.69	\$182.72	\$200.23	\$213.98	\$250.27
65	\$135.08	\$168.16	\$186.98	\$201.23	\$220.54	\$235.71	\$275.66
66	\$154.38	\$192.17	\$213.47	\$229.96	\$252.04	\$269.38	\$315.06
67	\$173.66	\$216.19	\$239.96	\$258.73	\$283.54	\$303.04	\$354.42
68	\$192.97	\$240.20	\$266.45	\$287.47	\$315.06	\$336.72	\$393.79
69	\$212.25	\$264.25	\$292.94	\$316.21	\$346.54	\$370.36	\$433.19
70	\$231.55	\$288.26	\$319.45	\$344.96	\$378.04	\$404.05	\$472.57
71	\$269.54	\$335.54	\$371.70	\$401.54	\$440.05	\$470.31	\$550.06
72	\$307.51	\$382.82	\$423.95	\$458.12	\$502.06	\$536.58	\$627.57
73	\$345.48	\$430.11	\$476.20	\$514.70	\$564.07	\$602.85	\$705.09
74	\$383.45	\$477.37	\$528.46	\$571.28	\$626.07	\$669.11	\$782.58
75	\$425.85	\$530.13	\$586.76	\$634.41	\$695.23	\$743.03	\$869.04
76	\$489.89	\$609.89	\$674.68	\$729.86	\$799.82	\$854.86	\$999.80
77	\$553.98	\$689.65	\$762.59	\$825.30	\$904.47	\$966.64	\$1,130.56
78	\$618.04	\$769.41	\$850.51	\$920.77	\$1,009.06	\$1,078.45	\$1,261.34
79	\$682.11	\$849.18	\$938.38	\$1,016.22	\$1,113.68	\$1,190.22	\$1,392.09
80	\$746.19	\$928.93	\$1,026.30	\$1,111.70	\$1,218.27	\$1,302.02	\$1,522.84
81	\$835.75	\$1,040.40	\$1,149.47	\$1,245.07	\$1,364.46	\$1,458.27	\$1,705.59
82	\$925.28	\$1,151.87	\$1,272.61	\$1,378.48	\$1,510.65	\$1,614.52	\$1,888.31
83	\$1,014.83	\$1,263.36	\$1,395.78	\$1,511.89	\$1,656.88	\$1,770.75	\$2,071.07
84	\$1,104.36	\$1,374.82	\$1,518.90	\$1,645.27	\$1,803.05	\$1,927.01	\$2,253.83
85	\$1,193.90	\$1,486.28	\$1,642.08	\$1,778.69	\$1,949.23	\$2,083.25	\$2,436.55
86	\$1,361.05	\$1,694.40	\$1,871.97	\$2,027.70	\$2,222.12	\$2,374.89	\$2,777.66
87	\$1,528.22	\$1,902.47	\$2,101.86	\$2,276.72	\$2,495.03	\$2,666.58	\$3,118.78
88	\$1,695.35	\$2,110.54	\$2,331.75	\$2,525.73	\$2,767.90	\$2,958.22	\$3,459.90
89	\$1,862.49	\$2,318.61	\$2,561.66	\$2,774.73	\$3,040.82	\$3,249.87	\$3,801.02
90	\$2,029.65	\$2,526.68	\$2,791.55	\$3,023.74	\$3,313.70	\$3,541.54	\$4,142.12
91	\$2,196.79	\$2,734.80	\$3,021.43	\$3,272.76	\$3,586.61	\$3,833.17	\$4,483.25
92	\$2,363.93	\$2,942.87	\$3,251.32	\$3,521.78	\$3,859.50	\$4,124.83	\$4,824.37
93	\$2,531.08	\$3,150.94	\$3,481.23	\$3,770.80	\$4,132.38	\$4,416.48	\$5,165.47
94	\$2,698.25	\$3,359.01	\$3,711.11	\$4,019.82	\$4,405.28	\$4,708.13	\$5,506.61
95	\$2,865.37	\$3,567.11	\$3,941.00	\$4,268.84	\$4,678.16	\$4,999.79	\$5,847.72
96	\$3,080.26	\$3,834.63	\$4,236.58	\$4,589.00	\$5,029.04	\$5,374.79	\$6,286.31
97	\$3,295.21	\$4,102.18	\$4,532.16	\$4,909.15	\$5,379.91	\$5,749.77	\$6,724.87
98	\$3,510.09	\$4,369.71	\$4,827.72	\$5,229.33	\$5,730.76	\$6,124.75	\$7,163.47
99	\$3,725.01	\$4,637.25	\$5,123.30	\$5,549.49	\$6,081.61	\$6,499.74	\$7,602.02

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$58.52	\$72.88	\$80.71	\$87.18	\$95.54	\$102.12	\$119.43
31	\$59.25	\$73.74	\$81.67	\$88.27	\$96.73	\$103.39	\$120.89
32	\$59.98	\$74.65	\$82.69	\$89.32	\$97.89	\$104.62	\$122.40
33	\$60.68	\$75.56	\$83.67	\$90.43	\$99.08	\$105.91	\$123.88
34	\$61.41	\$76.45	\$84.67	\$91.51	\$100.26	\$107.16	\$125.33
35	\$62.15	\$77.35	\$85.65	\$92.58	\$101.45	\$108.43	\$126.82
36	\$62.85	\$78.25	\$86.67	\$93.65	\$102.64	\$109.69	\$128.25
37	\$63.59	\$79.17	\$87.66	\$94.74	\$103.81	\$110.94	\$129.73
38	\$64.32	\$80.06	\$88.68	\$95.80	\$104.99	\$112.22	\$131.24
39	\$65.03	\$80.93	\$89.63	\$96.88	\$106.18	\$113.47	\$132.71
40	\$65.76	\$81.86	\$90.65	\$97.94	\$107.34	\$114.72	\$134.19
41	\$67.51	\$84.05	\$93.06	\$100.58	\$110.23	\$117.81	\$137.77
42	\$69.27	\$86.22	\$95.49	\$103.18	\$113.10	\$120.87	\$141.37
43	\$71.00	\$88.40	\$97.88	\$105.81	\$115.95	\$123.92	\$144.92
44	\$72.80	\$90.60	\$100.29	\$108.41	\$118.80	\$126.98	\$148.53
45	\$74.54	\$92.77	\$102.72	\$111.03	\$121.68	\$130.05	\$152.12
46	\$76.88	\$95.73	\$106.00	\$114.56	\$125.52	\$134.14	\$156.94
47	\$79.24	\$98.66	\$109.29	\$118.07	\$129.41	\$138.29	\$161.75
48	\$81.62	\$101.61	\$112.54	\$121.60	\$133.25	\$142.42	\$166.57
49	\$83.98	\$104.52	\$115.83	\$125.14	\$137.11	\$146.55	\$171.38
50	\$86.35	\$107.51	\$119.11	\$128.63	\$141.00	\$150.66	\$176.22
51	\$90.47	\$112.61	\$124.72	\$134.76	\$147.68	\$157.85	\$184.62
52	\$94.57	\$117.75	\$130.34	\$140.90	\$154.41	\$165.03	\$193.04
53	\$98.72	\$122.88	\$135.96	\$147.05	\$161.14	\$172.24	\$201.41
54	\$102.82	\$128.00	\$141.59	\$153.20	\$167.87	\$179.42	\$209.84
55	\$110.12	\$137.08	\$151.54	\$164.05	\$179.77	\$192.13	\$224.69
56	\$117.34	\$146.06	\$161.47	\$174.81	\$191.57	\$204.74	\$239.47
57	\$124.57	\$155.07	\$171.34	\$185.57	\$203.37	\$217.37	\$254.21
58	\$131.79	\$164.08	\$181.25	\$196.34	\$215.15	\$229.96	\$268.98
59	\$139.00	\$173.07	\$191.16	\$207.11	\$226.95	\$242.57	\$283.70
60	\$146.26	\$182.06	\$201.03	\$217.85	\$238.76	\$255.16	\$298.47
61	\$160.13	\$199.36	\$220.23	\$238.57	\$261.44	\$279.40	\$326.79
62	\$174.00	\$216.60	\$239.45	\$259.25	\$284.09	\$303.63	\$355.11
63	\$187.90	\$233.89	\$258.67	\$279.91	\$306.75	\$327.86	\$383.44
64	\$201.77	\$251.21	\$277.89	\$300.61	\$329.42	\$352.08	\$411.77
65	\$216.20	\$269.15	\$297.85	\$322.09	\$352.97	\$377.25	\$441.22
66	\$241.44	\$300.58	\$332.44	\$359.69	\$394.21	\$421.30	\$492.75
67	\$266.68	\$331.99	\$367.02	\$397.31	\$435.41	\$465.33	\$544.24
68	\$291.93	\$363.41	\$401.62	\$434.90	\$476.62	\$509.40	\$595.78
69	\$317.17	\$394.85	\$436.21	\$472.52	\$517.83	\$553.43	\$647.28
70	\$342.42	\$426.28	\$470.80	\$510.13	\$559.05	\$597.49	\$698.81
71	\$390.18	\$485.77	\$536.47	\$581.29	\$637.05	\$680.85	\$796.33
72	\$437.99	\$545.25	\$602.16	\$652.49	\$715.07	\$764.24	\$893.83
73	\$485.75	\$604.69	\$667.83	\$723.65	\$793.06	\$847.60	\$991.34
74	\$533.51	\$664.18	\$733.49	\$794.84	\$871.07	\$930.96	\$1,088.85
75	\$587.35	\$731.20	\$807.50	\$875.02	\$958.95	\$1,024.85	\$1,198.69
76	\$661.53	\$823.52	\$909.22	\$985.54	\$1,080.02	\$1,154.31	\$1,350.07
77	\$735.71	\$915.85	\$1,010.94	\$1,096.05	\$1,201.14	\$1,283.71	\$1,501.43
78	\$809.84	\$1,008.18	\$1,112.64	\$1,206.51	\$1,322.22	\$1,413.15	\$1,652.80
79	\$884.04	\$1,100.54	\$1,214.35	\$1,317.02	\$1,443.29	\$1,542.53	\$1,804.14
80	\$958.19	\$1,192.84	\$1,316.06	\$1,427.53	\$1,564.40	\$1,671.94	\$1,955.50
81	\$1,073.16	\$1,336.00	\$1,473.99	\$1,598.82	\$1,752.11	\$1,872.59	\$2,190.15
82	\$1,188.16	\$1,479.14	\$1,631.91	\$1,770.14	\$1,939.85	\$2,073.20	\$2,424.81
83	\$1,303.15	\$1,622.27	\$1,789.83	\$1,941.45	\$2,127.59	\$2,273.85	\$2,659.49
84	\$1,418.13	\$1,765.43	\$1,947.73	\$2,112.73	\$2,315.31	\$2,474.49	\$2,894.15
85	\$1,533.12	\$1,908.56	\$2,105.69	\$2,284.01	\$2,503.02	\$2,675.14	\$3,128.79
86	\$1,747.76	\$2,175.77	\$2,400.46	\$2,603.79	\$2,853.45	\$3,049.64	\$3,566.81
87	\$1,962.37	\$2,442.98	\$2,695.28	\$2,923.57	\$3,203.89	\$3,424.17	\$4,004.84
88	\$2,177.03	\$2,710.16	\$2,990.06	\$3,243.32	\$3,554.31	\$3,798.68	\$4,442.89
89	\$2,391.64	\$2,977.37	\$3,284.88	\$3,563.07	\$3,904.74	\$4,173.19	\$4,880.91
90	\$2,606.32	\$3,244.54	\$3,579.66	\$3,882.84	\$4,255.18	\$4,547.72	\$5,318.94
91	\$2,820.92	\$3,511.77	\$3,874.44	\$4,202.58	\$4,605.59	\$4,922.22	\$5,756.98
92	\$3,035.56	\$3,778.96	\$4,169.25	\$4,522.36	\$4,956.00	\$5,296.73	\$6,195.01
93	\$3,250.19	\$4,046.16	\$4,464.03	\$4,842.14	\$5,306.45	\$5,671.26	\$6,633.05
94	\$3,464.84	\$4,313.35	\$4,758.84	\$5,161.89	\$5,656.85	\$6,045.78	\$7,071.09
95	\$3,679.46	\$4,580.55	\$5,053.62	\$5,481.65	\$6,007.29	\$6,420.29	\$7,509.11
96	\$3,955.43	\$4,924.10	\$5,432.65	\$5,892.79	\$6,457.83	\$6,901.82	\$8,072.31
97	\$4,231.39	\$5,267.65	\$5,811.69	\$6,303.90	\$6,908.38	\$7,383.32	\$8,635.46
98	\$4,507.34	\$5,611.18	\$6,190.71	\$6,715.03	\$7,358.94	\$7,864.86	\$9,198.69
99	\$4,783.29	\$5,954.73	\$6,569.73	\$7,126.14	\$7,809.49	\$8,346.37	\$9,761.83

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$79.73	\$99.26	\$109.70	\$118.78	\$130.17	\$139.10	\$162.69
31	\$80.70	\$100.49	\$111.05	\$120.24	\$131.76	\$140.84	\$164.69
32	\$81.71	\$101.70	\$112.42	\$121.69	\$133.36	\$142.56	\$166.74
33	\$82.69	\$102.91	\$113.77	\$123.20	\$134.99	\$144.29	\$168.75
34	\$83.65	\$104.16	\$115.12	\$124.65	\$136.60	\$145.98	\$170.75
35	\$84.66	\$105.38	\$116.46	\$126.11	\$138.21	\$147.71	\$172.77
36	\$85.64	\$106.62	\$117.85	\$127.59	\$139.82	\$149.43	\$174.77
37	\$86.63	\$107.84	\$119.18	\$129.05	\$141.42	\$151.15	\$176.77
38	\$87.61	\$109.06	\$120.54	\$130.52	\$143.04	\$152.85	\$178.80
39	\$88.61	\$110.27	\$121.91	\$131.98	\$144.67	\$154.60	\$180.79
40	\$89.58	\$111.50	\$123.28	\$133.44	\$146.24	\$156.31	\$182.80
41	\$91.93	\$114.46	\$126.48	\$136.99	\$150.14	\$160.45	\$187.65
42	\$94.29	\$117.42	\$129.73	\$140.50	\$153.96	\$164.56	\$192.45
43	\$96.65	\$120.35	\$132.98	\$144.01	\$157.84	\$168.70	\$197.28
44	\$99.05	\$123.31	\$136.23	\$147.55	\$161.72	\$172.81	\$202.12
45	\$101.42	\$126.23	\$139.46	\$151.06	\$165.53	\$176.93	\$206.94
46	\$104.23	\$129.76	\$143.34	\$155.28	\$170.16	\$181.85	\$212.70
47	\$107.05	\$133.26	\$147.24	\$159.49	\$174.77	\$186.78	\$218.48
48	\$109.87	\$136.78	\$151.12	\$163.70	\$179.38	\$191.73	\$224.24
49	\$112.72	\$140.29	\$155.00	\$167.92	\$184.01	\$196.64	\$229.99
50	\$115.53	\$143.83	\$158.88	\$172.12	\$188.64	\$201.59	\$235.79
51	\$120.19	\$149.63	\$165.23	\$179.06	\$196.23	\$209.71	\$245.28
52	\$124.83	\$155.40	\$171.61	\$185.98	\$203.82	\$217.84	\$254.77
53	\$129.52	\$161.21	\$177.98	\$192.92	\$211.41	\$225.96	\$264.25
54	\$134.15	\$167.02	\$184.36	\$199.86	\$219.00	\$234.08	\$273.78
55	\$142.91	\$177.92	\$196.38	\$212.92	\$233.31	\$249.38	\$291.66
56	\$150.60	\$187.48	\$206.94	\$224.34	\$245.89	\$262.78	\$307.36
57	\$158.30	\$197.05	\$217.48	\$235.79	\$258.43	\$276.19	\$323.03
58	\$165.97	\$206.62	\$228.04	\$247.26	\$270.94	\$289.61	\$338.72
59	\$173.66	\$216.17	\$238.61	\$258.69	\$283.50	\$302.97	\$354.36
60	\$181.33	\$225.73	\$249.15	\$270.13	\$296.05	\$316.41	\$370.08
61	\$195.48	\$243.37	\$268.68	\$291.21	\$319.15	\$341.09	\$398.91
62	\$209.63	\$260.96	\$288.21	\$312.32	\$342.24	\$365.80	\$427.81
63	\$223.79	\$278.59	\$307.72	\$333.39	\$365.35	\$390.47	\$456.68
64	\$237.94	\$296.19	\$327.25	\$354.46	\$388.45	\$415.14	\$485.56
65	\$252.69	\$314.62	\$347.67	\$376.51	\$412.57	\$440.94	\$515.75
66	\$278.21	\$346.33	\$382.59	\$414.45	\$454.21	\$485.45	\$567.77
67	\$303.69	\$378.05	\$417.53	\$452.42	\$495.82	\$529.90	\$619.79
68	\$329.20	\$409.81	\$452.46	\$490.44	\$537.44	\$574.40	\$671.81
69	\$354.67	\$441.53	\$487.40	\$528.38	\$579.04	\$618.86	\$723.81
70	\$380.18	\$473.26	\$522.35	\$566.36	\$620.67	\$663.37	\$775.85
71	\$428.04	\$532.87	\$588.15	\$637.70	\$698.85	\$746.87	\$873.54
72	\$475.92	\$592.48	\$653.93	\$709.01	\$777.02	\$830.43	\$971.25
73	\$523.79	\$652.07	\$719.72	\$780.34	\$855.15	\$913.95	\$1,068.96
74	\$571.64	\$711.66	\$785.53	\$851.66	\$933.32	\$997.49	\$1,166.65
75	\$625.99	\$779.29	\$860.21	\$932.57	\$1,022.01	\$1,092.29	\$1,277.53
76	\$699.67	\$870.99	\$961.24	\$1,042.34	\$1,142.31	\$1,220.88	\$1,427.88
77	\$773.35	\$962.75	\$1,062.28	\$1,152.14	\$1,262.63	\$1,349.45	\$1,578.28
78	\$847.03	\$1,054.48	\$1,163.32	\$1,261.91	\$1,382.93	\$1,478.03	\$1,728.67
79	\$920.74	\$1,146.21	\$1,264.34	\$1,371.68	\$1,503.22	\$1,606.58	\$1,879.01
80	\$994.42	\$1,237.94	\$1,365.40	\$1,481.48	\$1,623.52	\$1,735.15	\$2,029.41
81	\$1,113.75	\$1,386.50	\$1,529.24	\$1,659.23	\$1,818.34	\$1,943.36	\$2,272.94
82	\$1,233.07	\$1,535.04	\$1,693.09	\$1,837.02	\$2,013.17	\$2,151.58	\$2,516.46
83	\$1,352.39	\$1,683.58	\$1,856.95	\$2,014.80	\$2,208.01	\$2,359.78	\$2,760.01
84	\$1,471.73	\$1,832.15	\$2,020.76	\$2,192.56	\$2,402.82	\$2,568.02	\$3,003.54
85	\$1,591.05	\$1,980.70	\$2,184.61	\$2,370.35	\$2,597.62	\$2,776.23	\$3,247.04
86	\$1,813.82	\$2,258.01	\$2,490.46	\$2,702.21	\$2,961.32	\$3,164.90	\$3,701.62
87	\$2,036.57	\$2,535.31	\$2,796.33	\$3,034.08	\$3,324.99	\$3,553.60	\$4,156.21
88	\$2,259.29	\$2,812.61	\$3,102.14	\$3,365.92	\$3,688.64	\$3,942.26	\$4,610.83
89	\$2,482.03	\$3,089.90	\$3,408.03	\$3,697.73	\$4,052.33	\$4,330.92	\$5,065.41
90	\$2,704.81	\$3,367.18	\$3,713.86	\$4,029.59	\$4,416.00	\$4,719.61	\$5,519.98
91	\$2,927.54	\$3,644.51	\$4,019.70	\$4,361.44	\$4,779.67	\$5,108.26	\$5,974.59
92	\$3,150.30	\$3,921.79	\$4,325.56	\$4,693.29	\$5,143.33	\$5,496.94	\$6,429.17
93	\$3,373.03	\$4,199.11	\$4,631.40	\$5,025.15	\$5,507.02	\$5,885.60	\$6,883.77
94	\$3,595.78	\$4,476.38	\$4,937.24	\$5,357.00	\$5,870.68	\$6,274.28	\$7,338.36
95	\$3,818.55	\$4,753.69	\$5,243.09	\$5,688.83	\$6,234.34	\$6,662.96	\$7,792.93
96	\$4,104.91	\$5,110.25	\$5,636.35	\$6,115.53	\$6,701.93	\$7,162.67	\$8,377.43
97	\$4,391.32	\$5,466.74	\$6,029.57	\$6,542.15	\$7,169.48	\$7,662.42	\$8,961.87
98	\$4,677.72	\$5,823.27	\$6,422.76	\$6,968.82	\$7,637.09	\$8,162.12	\$9,546.35
99	\$4,964.08	\$6,179.80	\$6,816.02	\$7,395.51	\$8,104.65	\$8,661.85	\$10,130.79

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$24.74	\$29.00	\$32.24	\$34.16	\$37.45	\$40.03	\$46.81
31	\$25.24	\$29.56	\$32.84	\$34.83	\$38.19	\$40.81	\$47.73
32	\$25.73	\$30.14	\$33.51	\$35.50	\$38.93	\$41.60	\$48.66
33	\$26.20	\$30.72	\$34.15	\$36.20	\$39.68	\$42.40	\$49.58
34	\$26.73	\$31.28	\$34.78	\$36.87	\$40.42	\$43.20	\$50.53
35	\$27.20	\$31.88	\$35.44	\$37.58	\$41.18	\$44.01	\$51.45
36	\$27.73	\$32.50	\$36.10	\$38.27	\$41.96	\$44.84	\$52.43
37	\$28.23	\$33.10	\$36.76	\$38.97	\$42.73	\$45.64	\$53.40
38	\$28.75	\$33.71	\$37.45	\$39.70	\$43.52	\$46.49	\$54.36
39	\$29.29	\$34.30	\$38.11	\$40.42	\$44.28	\$47.32	\$55.35
40	\$29.79	\$34.90	\$38.81	\$41.14	\$45.07	\$48.19	\$56.35
41	\$30.58	\$35.83	\$39.83	\$42.23	\$46.28	\$49.46	\$57.85
42	\$31.40	\$36.76	\$40.88	\$43.32	\$47.49	\$50.77	\$59.37
43	\$32.21	\$37.72	\$41.91	\$44.45	\$48.73	\$52.06	\$60.88
44	\$33.02	\$38.66	\$42.98	\$45.57	\$49.94	\$53.40	\$62.44
45	\$33.83	\$39.65	\$44.04	\$46.72	\$51.17	\$54.72	\$63.99
46	\$34.94	\$40.96	\$45.49	\$48.27	\$52.88	\$56.52	\$66.10
47	\$36.06	\$42.28	\$46.94	\$49.82	\$54.59	\$58.36	\$68.21
48	\$37.21	\$43.61	\$48.41	\$51.39	\$56.29	\$60.18	\$70.38
49	\$38.38	\$44.96	\$49.89	\$52.97	\$58.03	\$62.05	\$72.55
50	\$39.52	\$46.33	\$51.39	\$54.59	\$59.81	\$63.93	\$74.76
51	\$42.28	\$49.69	\$55.14	\$59.03	\$64.71	\$69.17	\$80.91
52	\$45.12	\$53.16	\$59.01	\$63.72	\$69.81	\$74.62	\$87.26
53	\$48.06	\$56.75	\$62.97	\$68.54	\$75.12	\$80.28	\$93.91
54	\$51.10	\$60.48	\$67.09	\$73.55	\$80.61	\$86.14	\$100.77
55	\$54.18	\$64.30	\$71.31	\$78.74	\$86.27	\$92.20	\$107.85
56	\$59.19	\$70.42	\$77.99	\$86.76	\$95.09	\$101.62	\$118.86
57	\$64.39	\$76.73	\$84.95	\$95.16	\$104.27	\$111.43	\$130.33
58	\$69.76	\$83.29	\$92.12	\$103.86	\$113.83	\$121.64	\$142.28
59	\$75.27	\$90.08	\$99.51	\$112.92	\$123.75	\$132.25	\$154.69
60	\$80.95	\$97.04	\$107.14	\$122.31	\$134.04	\$143.27	\$167.54
61	\$91.29	\$109.80	\$121.25	\$137.20	\$150.37	\$160.68	\$187.93
62	\$101.83	\$122.95	\$135.74	\$152.30	\$166.89	\$178.40	\$208.64
63	\$112.62	\$136.46	\$150.59	\$167.61	\$183.69	\$196.31	\$229.61
64	\$123.68	\$150.31	\$165.87	\$183.17	\$200.72	\$214.52	\$250.91
65	\$134.91	\$164.56	\$181.53	\$198.93	\$218.01	\$232.98	\$272.50
66	\$155.95	\$190.80	\$210.15	\$228.88	\$250.80	\$268.05	\$313.50
67	\$177.41	\$217.75	\$239.52	\$259.23	\$284.08	\$303.61	\$355.12
68	\$199.35	\$245.44	\$269.64	\$290.02	\$317.84	\$339.69	\$397.29
69	\$221.78	\$273.85	\$300.54	\$321.25	\$352.07	\$376.28	\$440.09
70	\$244.67	\$303.00	\$332.19	\$352.91	\$386.74	\$413.37	\$483.46
71	\$279.79	\$348.20	\$381.14	\$414.10	\$453.82	\$485.04	\$567.27
72	\$313.56	\$392.21	\$428.70	\$476.32	\$521.99	\$557.88	\$652.48
73	\$345.95	\$435.01	\$474.80	\$539.50	\$591.25	\$631.88	\$739.06
74	\$377.01	\$476.64	\$519.48	\$603.72	\$661.59	\$707.09	\$827.01
75	\$406.71	\$517.07	\$562.70	\$668.94	\$733.09	\$783.48	\$916.37
76	\$465.56	\$588.15	\$644.69	\$773.14	\$847.31	\$905.57	\$1,059.12
77	\$523.89	\$657.53	\$726.19	\$878.46	\$962.69	\$1,028.88	\$1,203.38
78	\$581.70	\$725.30	\$807.20	\$984.83	\$1,079.26	\$1,153.46	\$1,349.07
79	\$638.99	\$791.40	\$887.74	\$1,092.27	\$1,197.01	\$1,279.30	\$1,496.23
80	\$695.73	\$855.85	\$967.81	\$1,200.74	\$1,315.89	\$1,406.37	\$1,644.88
81	\$775.75	\$947.76	\$1,080.75	\$1,351.84	\$1,481.45	\$1,583.30	\$1,851.80
82	\$855.04	\$1,037.36	\$1,193.03	\$1,504.39	\$1,648.67	\$1,761.99	\$2,060.82
83	\$933.60	\$1,124.62	\$1,304.61	\$1,658.44	\$1,817.48	\$1,942.43	\$2,271.86
84	\$1,011.41	\$1,209.59	\$1,415.51	\$1,814.03	\$1,987.96	\$2,124.64	\$2,484.95
85	\$1,088.51	\$1,292.24	\$1,525.73	\$1,971.08	\$2,160.09	\$2,308.59	\$2,700.08
86	\$1,228.46	\$1,458.43	\$1,721.95	\$2,235.77	\$2,450.19	\$2,618.64	\$3,062.72
87	\$1,365.41	\$1,621.00	\$1,913.90	\$2,497.75	\$2,737.26	\$2,925.45	\$3,421.57
88	\$1,499.28	\$1,779.93	\$2,101.56	\$2,756.96	\$3,021.30	\$3,229.04	\$3,776.64
89	\$1,630.11	\$1,935.27	\$2,284.97	\$3,013.38	\$3,302.34	\$3,529.36	\$4,127.91
90	\$1,757.91	\$2,086.98	\$2,464.10	\$3,267.05	\$3,580.34	\$3,826.46	\$4,475.42
91	\$1,882.64	\$2,235.06	\$2,638.94	\$3,517.96	\$3,855.30	\$4,120.35	\$4,819.14
92	\$2,004.33	\$2,379.54	\$2,809.51	\$3,766.14	\$4,127.27	\$4,411.01	\$5,159.09
93	\$2,122.97	\$2,520.40	\$2,975.82	\$4,011.53	\$4,396.19	\$4,698.42	\$5,495.26
94	\$2,238.58	\$2,657.64	\$3,137.85	\$4,254.16	\$4,662.10	\$4,982.62	\$5,827.63
95	\$2,351.13	\$2,791.26	\$3,295.60	\$4,494.05	\$4,925.00	\$5,263.56	\$6,156.22
96	\$2,527.45	\$3,000.60	\$3,542.77	\$4,831.09	\$5,294.38	\$5,658.35	\$6,617.95
97	\$2,703.78	\$3,209.94	\$3,789.94	\$5,168.15	\$5,663.72	\$6,053.12	\$7,079.67
98	\$2,880.13	\$3,419.29	\$4,037.13	\$5,505.21	\$6,033.09	\$6,447.88	\$7,541.37
99	\$3,056.46	\$3,628.64	\$4,284.29	\$5,842.27	\$6,402.50	\$6,842.66	\$8,003.10

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$39.59	\$46.40	\$51.36	\$54.67	\$59.92	\$64.03	\$74.87
31	\$40.37	\$47.30	\$52.34	\$55.74	\$61.10	\$65.28	\$76.37
32	\$41.18	\$48.23	\$53.38	\$56.80	\$62.28	\$66.55	\$77.83
33	\$41.94	\$49.14	\$54.41	\$57.91	\$63.48	\$67.84	\$79.33
34	\$42.75	\$50.07	\$55.41	\$59.02	\$64.68	\$69.11	\$80.83
35	\$43.54	\$51.02	\$56.46	\$60.12	\$65.87	\$70.41	\$82.34
36	\$44.39	\$52.00	\$57.48	\$61.23	\$67.10	\$71.73	\$83.89
37	\$45.18	\$52.93	\$58.58	\$62.37	\$68.37	\$73.03	\$85.45
38	\$46.01	\$53.92	\$59.66	\$63.51	\$69.62	\$74.40	\$86.99
39	\$46.85	\$54.89	\$60.72	\$64.65	\$70.86	\$75.71	\$88.58
40	\$47.67	\$55.85	\$61.81	\$65.81	\$72.13	\$77.09	\$90.17
41	\$49.29	\$57.71	\$63.85	\$68.02	\$74.52	\$79.68	\$93.16
42	\$50.90	\$59.61	\$65.96	\$70.24	\$77.00	\$82.28	\$96.23
43	\$52.52	\$61.53	\$68.03	\$72.51	\$79.46	\$84.90	\$99.31
44	\$54.17	\$63.46	\$70.17	\$74.79	\$81.94	\$87.58	\$102.42
45	\$55.82	\$65.40	\$72.33	\$77.06	\$84.44	\$90.27	\$105.57
46	\$57.96	\$67.93	\$75.11	\$80.06	\$87.71	\$93.78	\$109.65
47	\$60.15	\$70.49	\$77.95	\$83.08	\$91.04	\$97.29	\$113.77
48	\$62.35	\$73.07	\$80.80	\$86.09	\$94.33	\$100.83	\$117.94
49	\$64.58	\$75.68	\$83.68	\$89.17	\$97.71	\$104.45	\$122.13
50	\$66.82	\$78.31	\$86.61	\$92.28	\$101.11	\$108.07	\$126.38
51	\$71.81	\$84.36	\$93.28	\$100.26	\$109.89	\$117.46	\$137.37
52	\$76.93	\$90.65	\$100.16	\$108.63	\$119.03	\$127.23	\$148.78
53	\$82.24	\$97.16	\$107.30	\$117.31	\$128.55	\$137.40	\$160.70
54	\$87.75	\$103.84	\$114.62	\$126.32	\$138.45	\$147.94	\$173.05
55	\$93.37	\$110.79	\$122.18	\$135.65	\$148.67	\$158.86	\$185.82
56	\$101.72	\$120.97	\$133.37	\$149.09	\$163.36	\$174.59	\$204.23
57	\$110.36	\$131.53	\$144.97	\$163.05	\$178.69	\$190.98	\$223.36
58	\$119.30	\$142.43	\$156.94	\$177.62	\$194.64	\$208.00	\$243.28
59	\$128.48	\$153.69	\$169.27	\$192.71	\$211.19	\$225.71	\$263.99
60	\$137.93	\$165.33	\$182.00	\$208.37	\$228.36	\$244.05	\$285.42
61	\$152.89	\$183.92	\$202.37	\$229.78	\$251.81	\$269.11	\$314.73
62	\$168.16	\$203.02	\$223.33	\$251.48	\$275.58	\$294.56	\$344.49
63	\$183.77	\$222.63	\$244.79	\$273.52	\$299.73	\$320.33	\$374.67
64	\$199.74	\$242.78	\$266.85	\$295.83	\$324.19	\$346.51	\$405.26
65	\$216.02	\$263.50	\$289.43	\$318.51	\$349.05	\$373.03	\$436.29
66	\$244.02	\$298.56	\$327.56	\$358.16	\$392.47	\$419.45	\$490.58
67	\$272.60	\$334.61	\$366.70	\$398.32	\$436.54	\$466.54	\$545.66
68	\$301.83	\$371.61	\$406.82	\$439.08	\$481.21	\$514.28	\$601.48
69	\$331.68	\$409.51	\$447.97	\$480.42	\$526.48	\$562.69	\$658.11
70	\$362.09	\$448.44	\$490.09	\$522.32	\$572.40	\$611.77	\$715.55
71	\$405.37	\$504.52	\$550.68	\$600.02	\$657.55	\$702.76	\$821.92
72	\$446.98	\$559.08	\$609.51	\$678.97	\$744.09	\$795.25	\$930.11
73	\$486.85	\$612.17	\$666.50	\$759.19	\$832.02	\$889.21	\$1,040.02
74	\$525.01	\$663.75	\$721.72	\$840.70	\$921.32	\$984.67	\$1,151.67
75	\$561.47	\$713.83	\$775.10	\$923.48	\$1,012.03	\$1,081.59	\$1,265.04
76	\$629.16	\$794.82	\$869.63	\$1,044.88	\$1,145.07	\$1,223.82	\$1,431.35
77	\$696.29	\$873.95	\$963.60	\$1,167.52	\$1,279.50	\$1,367.49	\$1,599.41
78	\$762.80	\$951.13	\$1,057.00	\$1,291.45	\$1,415.28	\$1,512.57	\$1,769.08
79	\$828.71	\$1,026.37	\$1,149.85	\$1,416.57	\$1,552.41	\$1,659.12	\$1,940.49
80	\$894.00	\$1,099.73	\$1,242.15	\$1,542.92	\$1,690.88	\$1,807.16	\$2,113.61
81	\$996.80	\$1,217.85	\$1,387.09	\$1,737.07	\$1,903.62	\$2,034.49	\$2,379.53
82	\$1,098.70	\$1,332.97	\$1,531.21	\$1,933.09	\$2,118.48	\$2,264.10	\$2,648.11
83	\$1,199.64	\$1,445.10	\$1,674.40	\$2,131.05	\$2,335.42	\$2,495.99	\$2,919.27
84	\$1,299.64	\$1,554.29	\$1,816.76	\$2,330.97	\$2,554.48	\$2,730.11	\$3,193.11
85	\$1,398.70	\$1,660.48	\$1,958.24	\$2,532.78	\$2,775.64	\$2,966.47	\$3,469.52
86	\$1,578.55	\$1,874.05	\$2,210.05	\$2,872.92	\$3,148.42	\$3,364.86	\$3,935.51
87	\$1,754.49	\$2,082.94	\$2,456.42	\$3,209.53	\$3,517.29	\$3,759.11	\$4,396.61
88	\$1,926.52	\$2,287.16	\$2,697.29	\$3,542.60	\$3,882.28	\$4,149.19	\$4,852.86
89	\$2,094.65	\$2,486.76	\$2,932.67	\$3,872.11	\$4,243.40	\$4,535.14	\$5,304.23
90	\$2,258.85	\$2,681.72	\$3,162.56	\$4,198.08	\$4,600.63	\$4,916.91	\$5,750.79
91	\$2,419.14	\$2,872.02	\$3,386.99	\$4,520.49	\$4,953.95	\$5,294.54	\$6,192.46
92	\$2,575.52	\$3,057.66	\$3,605.89	\$4,839.37	\$5,303.44	\$5,668.03	\$6,629.28
93	\$2,727.97	\$3,238.62	\$3,819.34	\$5,154.70	\$5,648.98	\$6,037.35	\$7,061.23
94	\$2,876.52	\$3,415.00	\$4,027.32	\$5,466.48	\$5,990.68	\$6,402.54	\$7,488.35
95	\$3,021.14	\$3,586.69	\$4,229.79	\$5,774.72	\$6,328.48	\$6,763.54	\$7,910.57
96	\$3,247.72	\$3,855.68	\$4,547.02	\$6,207.82	\$6,803.13	\$7,270.81	\$8,503.87
97	\$3,474.31	\$4,124.69	\$4,864.25	\$6,640.91	\$7,277.73	\$7,778.08	\$9,097.17
98	\$3,700.89	\$4,393.69	\$5,181.49	\$7,074.04	\$7,752.38	\$8,285.34	\$9,690.47
99	\$3,927.48	\$4,662.70	\$5,498.70	\$7,507.15	\$8,227.01	\$8,792.61	\$10,283.74

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$53.88	\$63.15	\$69.72	\$74.40	\$81.53	\$87.14	\$101.90
31	\$54.93	\$64.38	\$71.07	\$75.86	\$83.11	\$88.83	\$103.92
32	\$56.00	\$65.62	\$72.47	\$77.31	\$84.73	\$90.55	\$105.93
33	\$57.06	\$66.88	\$73.86	\$78.82	\$86.36	\$92.29	\$107.95
34	\$58.17	\$68.11	\$75.26	\$80.28	\$87.99	\$94.04	\$110.00
35	\$59.25	\$69.43	\$76.67	\$81.82	\$89.64	\$95.79	\$112.05
36	\$60.38	\$70.73	\$78.10	\$83.33	\$91.34	\$97.61	\$114.16
37	\$61.46	\$72.03	\$79.52	\$84.86	\$93.01	\$99.38	\$116.25
38	\$62.63	\$73.36	\$81.00	\$86.42	\$94.69	\$101.21	\$118.38
39	\$63.73	\$74.66	\$82.45	\$87.98	\$96.43	\$103.04	\$120.52
40	\$64.86	\$75.98	\$83.92	\$89.55	\$98.12	\$104.89	\$122.68
41	\$67.03	\$78.52	\$86.72	\$92.53	\$101.42	\$108.37	\$126.75
42	\$69.21	\$81.09	\$89.50	\$95.55	\$104.73	\$111.90	\$130.88
43	\$71.41	\$83.67	\$92.33	\$98.59	\$108.04	\$115.45	\$135.03
44	\$73.61	\$86.26	\$95.21	\$101.65	\$111.41	\$119.08	\$139.24
45	\$75.87	\$88.92	\$98.12	\$104.75	\$114.78	\$122.72	\$143.51
46	\$78.53	\$92.01	\$101.51	\$108.44	\$118.80	\$126.98	\$148.49
47	\$81.17	\$95.14	\$104.96	\$112.10	\$122.85	\$131.29	\$153.52
48	\$83.87	\$98.28	\$108.42	\$115.79	\$126.88	\$135.64	\$158.63
49	\$86.60	\$101.48	\$111.91	\$119.53	\$131.00	\$140.04	\$163.79
50	\$89.34	\$104.70	\$115.45	\$123.38	\$135.16	\$144.48	\$168.96
51	\$95.32	\$111.98	\$123.48	\$133.10	\$145.88	\$155.92	\$182.35
52	\$101.44	\$119.53	\$131.76	\$143.24	\$156.96	\$167.75	\$196.18
53	\$107.78	\$127.30	\$140.26	\$153.70	\$168.47	\$180.05	\$210.58
54	\$114.33	\$135.33	\$149.09	\$164.57	\$180.38	\$192.78	\$225.46
55	\$121.01	\$143.58	\$158.12	\$175.79	\$192.66	\$205.92	\$240.82
56	\$130.40	\$155.09	\$170.73	\$191.11	\$209.44	\$223.85	\$261.81
57	\$140.11	\$166.97	\$183.76	\$207.02	\$226.87	\$242.44	\$283.57
58	\$150.10	\$179.24	\$197.21	\$223.51	\$244.94	\$261.76	\$306.17
59	\$160.41	\$191.91	\$211.06	\$240.58	\$263.67	\$281.80	\$329.60
60	\$170.97	\$204.90	\$225.30	\$258.28	\$283.05	\$302.51	\$353.81
61	\$186.61	\$224.46	\$246.71	\$280.44	\$307.35	\$328.46	\$384.16
62	\$202.56	\$244.54	\$268.63	\$302.95	\$332.00	\$354.83	\$415.00
63	\$218.87	\$265.19	\$291.14	\$325.74	\$356.98	\$381.52	\$446.22
64	\$235.54	\$286.30	\$314.19	\$348.87	\$382.32	\$408.59	\$477.90
65	\$252.51	\$308.00	\$337.83	\$372.33	\$408.02	\$436.06	\$510.02
66	\$281.20	\$344.04	\$377.04	\$412.70	\$452.29	\$483.36	\$565.32
67	\$310.50	\$381.07	\$417.27	\$453.62	\$497.15	\$531.33	\$621.45
68	\$340.38	\$419.06	\$458.49	\$495.17	\$542.67	\$579.94	\$678.33
69	\$370.90	\$457.97	\$500.74	\$537.28	\$588.80	\$629.29	\$736.00
70	\$402.05	\$497.90	\$543.98	\$579.93	\$635.54	\$679.25	\$794.46
71	\$444.77	\$553.54	\$603.99	\$658.31	\$721.44	\$771.06	\$901.80
72	\$485.82	\$607.65	\$662.22	\$737.97	\$808.73	\$864.34	\$1,010.89
73	\$525.10	\$660.27	\$718.67	\$818.84	\$897.42	\$959.10	\$1,121.75
74	\$562.69	\$711.39	\$773.27	\$901.04	\$987.44	\$1,055.34	\$1,234.33
75	\$598.58	\$761.01	\$826.08	\$984.53	\$1,078.92	\$1,153.10	\$1,348.66
76	\$665.63	\$840.90	\$919.74	\$1,105.42	\$1,211.41	\$1,294.74	\$1,514.28
77	\$732.11	\$918.86	\$1,012.84	\$1,227.57	\$1,345.28	\$1,437.77	\$1,681.63
78	\$797.94	\$994.94	\$1,105.41	\$1,350.93	\$1,480.49	\$1,582.26	\$1,850.60
79	\$863.21	\$1,069.13	\$1,197.41	\$1,475.54	\$1,617.03	\$1,728.21	\$2,021.27
80	\$927.83	\$1,141.39	\$1,288.89	\$1,601.37	\$1,754.91	\$1,875.59	\$2,193.65
81	\$1,034.55	\$1,263.97	\$1,439.29	\$1,802.86	\$1,975.71	\$2,111.53	\$2,469.64
82	\$1,140.30	\$1,383.46	\$1,588.81	\$2,006.30	\$2,198.70	\$2,349.83	\$2,748.38
83	\$1,245.06	\$1,499.82	\$1,737.42	\$2,211.75	\$2,423.85	\$2,590.50	\$3,029.80
84	\$1,348.85	\$1,613.15	\$1,885.09	\$2,419.23	\$2,651.21	\$2,833.49	\$3,314.01
85	\$1,451.66	\$1,723.37	\$2,031.89	\$2,628.68	\$2,880.75	\$3,078.80	\$3,600.91
86	\$1,638.33	\$1,945.03	\$2,293.22	\$2,981.69	\$3,267.63	\$3,492.27	\$4,084.56
87	\$1,820.93	\$2,161.82	\$2,548.84	\$3,331.09	\$3,650.48	\$3,901.44	\$4,563.07
88	\$1,999.47	\$2,373.77	\$2,798.74	\$3,676.76	\$4,029.30	\$4,306.32	\$5,036.61
89	\$2,173.97	\$2,580.95	\$3,042.99	\$4,018.73	\$4,404.09	\$4,706.88	\$5,505.10
90	\$2,344.41	\$2,783.26	\$3,281.53	\$4,357.04	\$4,774.86	\$5,103.09	\$5,968.54
91	\$2,510.76	\$2,980.74	\$3,514.38	\$4,691.67	\$5,141.54	\$5,495.04	\$6,426.95
92	\$2,673.04	\$3,173.43	\$3,741.56	\$5,022.62	\$5,504.24	\$5,882.66	\$6,880.31
93	\$2,831.26	\$3,361.26	\$3,963.03	\$5,349.91	\$5,862.89	\$6,265.95	\$7,328.62
94	\$2,985.46	\$3,544.33	\$4,178.81	\$5,673.48	\$6,217.51	\$6,644.95	\$7,771.90
95	\$3,135.53	\$3,722.52	\$4,388.93	\$5,993.39	\$6,568.11	\$7,019.63	\$8,210.12
96	\$3,370.69	\$4,001.68	\$4,718.08	\$6,442.88	\$7,060.73	\$7,546.12	\$8,825.87
97	\$3,605.86	\$4,280.88	\$5,047.25	\$6,892.39	\$7,553.28	\$8,072.61	\$9,441.67
98	\$3,841.03	\$4,560.06	\$5,376.42	\$7,341.90	\$8,045.90	\$8,599.10	\$10,057.39
99	\$4,076.20	\$4,839.28	\$5,705.57	\$7,791.39	\$8,538.54	\$9,125.54	\$10,673.15

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$53.25	\$66.27	\$73.68	\$79.33	\$86.93	\$92.91	\$108.68
31	\$53.90	\$67.09	\$74.59	\$80.29	\$87.99	\$94.02	\$110.00
32	\$54.55	\$67.93	\$75.51	\$81.27	\$89.07	\$95.19	\$111.34
33	\$55.20	\$68.74	\$76.42	\$82.26	\$90.16	\$96.34	\$112.68
34	\$55.88	\$69.56	\$77.33	\$83.26	\$91.24	\$97.49	\$114.04
35	\$56.53	\$70.37	\$78.23	\$84.22	\$92.29	\$98.65	\$115.37
36	\$57.19	\$71.21	\$79.13	\$85.21	\$93.36	\$99.78	\$116.71
37	\$57.85	\$72.02	\$80.07	\$86.17	\$94.45	\$100.94	\$118.05
38	\$58.51	\$72.83	\$80.95	\$87.15	\$95.52	\$102.09	\$119.41
39	\$59.15	\$73.65	\$81.88	\$88.14	\$96.61	\$103.22	\$120.75
40	\$59.84	\$74.48	\$82.78	\$89.15	\$97.67	\$104.39	\$122.08
41	\$61.01	\$75.96	\$84.42	\$90.88	\$99.60	\$106.46	\$124.52
42	\$62.19	\$77.42	\$86.05	\$92.65	\$101.53	\$108.52	\$126.91
43	\$63.38	\$78.90	\$87.67	\$94.40	\$103.48	\$110.61	\$129.34
44	\$64.55	\$80.38	\$89.30	\$96.18	\$105.41	\$112.64	\$131.77
45	\$65.72	\$81.85	\$90.91	\$97.95	\$107.34	\$114.72	\$134.17
46	\$67.48	\$83.99	\$93.29	\$100.53	\$110.17	\$117.73	\$137.71
47	\$69.20	\$86.15	\$95.68	\$103.10	\$112.99	\$120.76	\$141.24
48	\$70.93	\$88.32	\$98.04	\$105.68	\$115.83	\$123.79	\$144.78
49	\$72.68	\$90.48	\$100.43	\$108.29	\$118.65	\$126.80	\$148.32
50	\$74.41	\$92.62	\$102.78	\$110.86	\$121.49	\$129.83	\$151.85
51	\$77.62	\$96.62	\$107.24	\$115.64	\$126.73	\$135.43	\$158.42
52	\$80.84	\$100.61	\$111.72	\$120.43	\$131.97	\$141.03	\$164.96
53	\$84.04	\$104.63	\$116.17	\$125.19	\$137.21	\$146.64	\$171.52
54	\$87.25	\$108.62	\$120.64	\$130.00	\$142.46	\$152.28	\$178.07
55	\$90.48	\$112.62	\$125.11	\$134.78	\$147.71	\$157.88	\$184.64
56	\$96.67	\$120.35	\$133.56	\$144.00	\$157.83	\$168.70	\$197.29
57	\$102.88	\$128.05	\$142.03	\$153.24	\$167.94	\$179.50	\$209.94
58	\$109.07	\$135.77	\$150.50	\$162.50	\$178.07	\$190.31	\$222.59
59	\$115.28	\$143.51	\$158.97	\$171.74	\$188.20	\$201.13	\$235.24
60	\$121.45	\$151.22	\$167.43	\$180.97	\$198.32	\$211.94	\$247.88
61	\$135.15	\$168.26	\$186.46	\$201.36	\$220.68	\$235.86	\$275.84
62	\$148.83	\$185.32	\$205.47	\$221.78	\$243.02	\$259.74	\$303.79
63	\$162.55	\$202.36	\$224.51	\$242.18	\$265.40	\$283.63	\$331.75
64	\$176.24	\$219.40	\$243.51	\$262.58	\$287.74	\$307.55	\$359.70
65	\$189.95	\$236.46	\$262.54	\$282.98	\$310.12	\$331.44	\$387.64
66	\$216.88	\$269.97	\$299.47	\$323.06	\$354.07	\$378.39	\$442.55
67	\$243.77	\$303.46	\$336.40	\$363.18	\$397.99	\$425.37	\$497.49
68	\$270.69	\$336.97	\$373.33	\$403.28	\$441.94	\$472.32	\$552.42
69	\$297.61	\$370.48	\$410.26	\$443.37	\$485.86	\$519.29	\$607.36
70	\$324.51	\$404.00	\$447.19	\$483.46	\$529.81	\$566.24	\$662.28
71	\$377.48	\$469.91	\$520.00	\$562.36	\$616.28	\$658.65	\$770.36
72	\$430.43	\$535.84	\$592.83	\$641.26	\$702.76	\$751.06	\$878.45
73	\$483.41	\$601.79	\$665.67	\$720.17	\$789.21	\$843.49	\$986.52
74	\$536.36	\$667.71	\$738.50	\$799.08	\$875.69	\$935.91	\$1,094.61
75	\$589.33	\$733.65	\$811.35	\$877.99	\$962.16	\$1,028.31	\$1,202.69
76	\$677.52	\$843.47	\$932.26	\$1,009.39	\$1,106.19	\$1,182.24	\$1,382.73
77	\$765.75	\$953.26	\$1,053.18	\$1,140.83	\$1,250.19	\$1,336.15	\$1,562.77
78	\$853.98	\$1,063.10	\$1,174.10	\$1,272.25	\$1,394.24	\$1,490.09	\$1,742.79
79	\$942.18	\$1,172.94	\$1,295.03	\$1,403.65	\$1,538.25	\$1,644.02	\$1,922.83
80	\$1,030.41	\$1,282.74	\$1,415.94	\$1,535.09	\$1,682.28	\$1,797.97	\$2,102.87
81	\$1,154.05	\$1,436.67	\$1,585.86	\$1,719.31	\$1,884.18	\$2,013.70	\$2,355.21
82	\$1,277.70	\$1,590.60	\$1,755.77	\$1,903.52	\$2,086.05	\$2,229.45	\$2,607.54
83	\$1,401.36	\$1,744.55	\$1,925.65	\$2,087.73	\$2,287.92	\$2,445.21	\$2,859.90
84	\$1,525.00	\$1,898.47	\$2,095.59	\$2,271.93	\$2,489.78	\$2,660.96	\$3,112.22
85	\$1,648.64	\$2,052.39	\$2,265.51	\$2,456.13	\$2,691.66	\$2,876.70	\$3,364.58
86	\$1,879.46	\$2,339.73	\$2,582.66	\$2,799.99	\$3,068.49	\$3,279.44	\$3,835.61
87	\$2,110.26	\$2,627.05	\$2,899.85	\$3,143.84	\$3,445.35	\$3,682.21	\$4,306.65
88	\$2,341.06	\$2,914.41	\$3,217.01	\$3,487.73	\$3,822.18	\$4,084.95	\$4,777.71
89	\$2,571.89	\$3,201.74	\$3,534.18	\$3,831.59	\$4,199.01	\$4,487.69	\$5,248.73
90	\$2,802.70	\$3,489.05	\$3,851.36	\$4,175.44	\$4,575.84	\$4,890.43	\$5,719.79
91	\$3,033.50	\$3,776.40	\$4,168.52	\$4,519.31	\$4,952.67	\$5,293.15	\$6,190.83
92	\$3,264.30	\$4,063.75	\$4,485.70	\$4,863.15	\$5,329.49	\$5,695.89	\$6,661.86
93	\$3,495.13	\$4,351.09	\$4,802.86	\$5,207.01	\$5,706.32	\$6,098.63	\$7,132.90
94	\$3,725.92	\$4,638.42	\$5,120.03	\$5,550.89	\$6,083.15	\$6,501.39	\$7,603.95
95	\$3,956.74	\$4,925.74	\$5,437.21	\$5,894.74	\$6,459.98	\$6,904.13	\$8,074.98
96	\$4,253.50	\$5,295.17	\$5,845.00	\$6,336.83	\$6,944.49	\$7,421.92	\$8,680.61
97	\$4,550.27	\$5,664.62	\$6,252.78	\$6,778.95	\$7,428.99	\$7,939.75	\$9,286.23
98	\$4,847.03	\$6,034.02	\$6,660.57	\$7,221.05	\$7,913.50	\$8,457.54	\$9,891.87
99	\$5,143.78	\$6,403.45	\$7,068.36	\$7,663.15	\$8,397.98	\$8,975.34	\$10,497.49

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$85.18	\$106.03	\$117.36	\$126.90	\$139.09	\$148.65	\$173.85
31	\$86.24	\$107.35	\$118.78	\$128.48	\$140.80	\$150.46	\$176.00
32	\$87.28	\$108.68	\$120.24	\$130.03	\$142.54	\$152.31	\$178.15
33	\$88.35	\$109.97	\$121.69	\$131.64	\$144.25	\$154.16	\$180.29
34	\$89.39	\$111.31	\$123.17	\$133.19	\$145.96	\$156.00	\$182.46
35	\$90.45	\$112.60	\$124.59	\$134.75	\$147.65	\$157.83	\$184.58
36	\$91.53	\$113.94	\$126.07	\$136.32	\$149.38	\$159.67	\$186.74
37	\$92.55	\$115.22	\$127.51	\$137.88	\$151.12	\$161.50	\$188.88
38	\$93.60	\$116.52	\$128.91	\$139.46	\$152.82	\$163.34	\$191.04
39	\$94.65	\$117.84	\$130.42	\$141.04	\$154.55	\$165.17	\$193.22
40	\$95.73	\$119.15	\$131.84	\$142.62	\$156.26	\$167.00	\$195.32
41	\$98.28	\$122.35	\$135.35	\$146.41	\$160.44	\$171.47	\$200.56
42	\$100.84	\$125.52	\$138.83	\$150.21	\$164.59	\$175.91	\$205.74
43	\$103.36	\$128.68	\$142.31	\$153.98	\$168.77	\$180.38	\$210.96
44	\$105.91	\$131.88	\$145.82	\$157.80	\$172.95	\$184.84	\$216.19
45	\$108.46	\$135.03	\$149.28	\$161.62	\$177.10	\$189.30	\$221.38
46	\$111.94	\$139.35	\$154.08	\$166.78	\$182.75	\$195.34	\$228.45
47	\$115.41	\$143.67	\$158.89	\$171.91	\$188.40	\$201.37	\$235.52
48	\$118.87	\$148.00	\$163.66	\$177.06	\$194.07	\$207.40	\$242.59
49	\$122.35	\$152.28	\$168.46	\$182.25	\$199.74	\$213.46	\$249.65
50	\$125.80	\$156.59	\$173.24	\$187.42	\$205.38	\$219.52	\$256.72
51	\$131.80	\$164.08	\$181.47	\$196.37	\$215.19	\$230.00	\$269.03
52	\$137.83	\$171.58	\$189.71	\$205.32	\$225.04	\$240.48	\$281.27
53	\$143.85	\$179.10	\$197.94	\$214.29	\$234.83	\$251.00	\$293.56
54	\$149.85	\$186.58	\$206.17	\$223.28	\$244.68	\$261.51	\$305.82
55	\$155.87	\$194.07	\$214.41	\$232.21	\$254.49	\$271.99	\$318.13
56	\$166.10	\$206.77	\$228.40	\$247.41	\$271.17	\$289.80	\$338.96
57	\$176.29	\$219.47	\$242.40	\$262.65	\$287.84	\$307.62	\$359.78
58	\$186.51	\$232.16	\$256.41	\$277.87	\$304.47	\$325.45	\$380.62
59	\$196.73	\$244.89	\$270.40	\$293.09	\$321.17	\$343.26	\$401.46
60	\$206.92	\$257.61	\$284.39	\$308.29	\$337.85	\$361.06	\$422.28
61	\$226.35	\$281.78	\$311.25	\$337.24	\$369.57	\$394.98	\$461.97
62	\$245.78	\$306.01	\$338.07	\$366.22	\$401.31	\$428.90	\$501.63
63	\$265.25	\$330.20	\$364.92	\$395.16	\$433.03	\$462.84	\$541.32
64	\$284.67	\$354.38	\$391.72	\$424.11	\$464.77	\$496.75	\$580.99
65	\$304.13	\$378.59	\$418.58	\$453.08	\$496.53	\$530.65	\$620.65
66	\$339.35	\$422.45	\$466.80	\$505.55	\$554.05	\$592.15	\$692.53
67	\$374.57	\$466.31	\$515.03	\$558.07	\$611.55	\$653.61	\$764.45
68	\$409.82	\$510.17	\$563.28	\$610.54	\$669.10	\$715.10	\$836.35
69	\$445.04	\$554.03	\$611.50	\$663.02	\$726.59	\$776.58	\$908.27
70	\$480.30	\$597.91	\$659.73	\$715.55	\$784.11	\$838.04	\$980.16
71	\$546.94	\$680.86	\$751.28	\$814.83	\$892.96	\$954.35	\$1,116.19
72	\$613.60	\$763.87	\$842.86	\$914.15	\$1,001.78	\$1,070.66	\$1,252.24
73	\$680.25	\$846.84	\$934.44	\$1,013.43	\$1,110.61	\$1,186.97	\$1,388.26
74	\$746.92	\$929.82	\$1,026.01	\$1,112.76	\$1,219.42	\$1,303.28	\$1,524.31
75	\$813.57	\$1,012.81	\$1,117.60	\$1,212.06	\$1,328.26	\$1,419.59	\$1,660.33
76	\$915.64	\$1,139.91	\$1,257.55	\$1,364.16	\$1,494.95	\$1,597.74	\$1,868.70
77	\$1,017.76	\$1,266.97	\$1,397.49	\$1,516.27	\$1,661.63	\$1,775.88	\$2,077.06
78	\$1,119.85	\$1,394.09	\$1,537.42	\$1,668.34	\$1,828.32	\$1,954.00	\$2,285.39
79	\$1,221.94	\$1,521.19	\$1,677.38	\$1,820.44	\$1,995.01	\$2,132.18	\$2,493.76
80	\$1,324.04	\$1,648.29	\$1,817.30	\$1,972.55	\$2,161.68	\$2,310.33	\$2,702.12
81	\$1,482.93	\$1,846.09	\$2,035.38	\$2,209.25	\$2,421.11	\$2,587.54	\$3,026.37
82	\$1,641.80	\$2,043.88	\$2,253.45	\$2,445.96	\$2,680.49	\$2,864.78	\$3,350.63
83	\$1,800.72	\$2,241.69	\$2,471.52	\$2,682.66	\$2,939.92	\$3,142.02	\$3,674.89
84	\$1,959.57	\$2,439.48	\$2,689.61	\$2,919.34	\$3,199.31	\$3,419.25	\$3,999.13
85	\$2,118.47	\$2,637.25	\$2,907.70	\$3,156.08	\$3,458.71	\$3,696.51	\$4,323.38
86	\$2,415.04	\$3,006.50	\$3,314.77	\$3,597.92	\$3,942.93	\$4,213.98	\$4,928.67
87	\$2,711.63	\$3,375.68	\$3,721.84	\$4,039.78	\$4,427.16	\$4,731.51	\$5,533.91
88	\$3,008.19	\$3,744.92	\$4,128.91	\$4,481.63	\$4,911.38	\$5,249.03	\$6,139.21
89	\$3,304.79	\$4,114.12	\$4,535.99	\$4,923.48	\$5,395.59	\$5,766.54	\$6,744.48
90	\$3,601.38	\$4,483.34	\$4,943.07	\$5,365.33	\$5,879.81	\$6,284.07	\$7,349.76
91	\$3,897.95	\$4,852.56	\$5,350.14	\$5,807.19	\$6,364.02	\$6,801.54	\$7,955.05
92	\$4,194.55	\$5,221.80	\$5,757.20	\$6,249.03	\$6,848.24	\$7,319.08	\$8,560.33
93	\$4,491.14	\$5,591.01	\$6,164.28	\$6,690.88	\$7,332.45	\$7,836.59	\$9,165.57
94	\$4,787.73	\$5,960.24	\$6,571.35	\$7,132.75	\$7,816.68	\$8,354.08	\$9,770.85
95	\$5,084.30	\$6,329.45	\$6,978.44	\$7,574.59	\$8,300.87	\$8,871.60	\$10,376.13
96	\$5,465.63	\$6,804.14	\$7,501.84	\$8,142.67	\$8,923.47	\$9,536.97	\$11,154.35
97	\$5,846.96	\$7,278.87	\$8,025.19	\$8,710.79	\$9,546.04	\$10,202.35	\$11,932.54
98	\$6,228.27	\$7,753.55	\$8,548.59	\$9,278.86	\$10,168.64	\$10,867.70	\$12,710.78
99	\$6,609.60	\$8,228.27	\$9,071.97	\$9,846.93	\$10,791.17	\$11,533.05	\$13,488.96

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$115.92	\$144.28	\$159.37	\$172.69	\$189.25	\$202.27	\$236.58
31	\$117.34	\$146.09	\$161.34	\$174.81	\$191.57	\$204.74	\$239.48
32	\$118.78	\$147.87	\$163.30	\$176.96	\$193.93	\$207.25	\$242.40
33	\$120.19	\$149.65	\$165.28	\$179.10	\$196.27	\$209.74	\$245.32
34	\$121.65	\$151.44	\$167.25	\$181.22	\$198.61	\$212.27	\$248.26
35	\$123.08	\$153.22	\$169.21	\$183.35	\$200.92	\$214.75	\$251.18
36	\$124.52	\$155.03	\$171.16	\$185.49	\$203.27	\$217.26	\$254.09
37	\$125.94	\$156.78	\$173.15	\$187.62	\$205.62	\$219.74	\$257.01
38	\$127.37	\$158.58	\$175.12	\$189.76	\$207.96	\$222.27	\$259.96
39	\$128.80	\$160.36	\$177.07	\$191.90	\$210.30	\$224.74	\$262.88
40	\$130.26	\$162.12	\$179.06	\$194.05	\$212.63	\$227.26	\$265.79
41	\$133.70	\$166.44	\$183.76	\$199.17	\$218.26	\$233.26	\$272.84
42	\$137.14	\$170.71	\$188.47	\$204.28	\$223.88	\$239.26	\$279.83
43	\$140.57	\$174.98	\$193.15	\$209.39	\$229.49	\$245.26	\$286.86
44	\$144.01	\$179.27	\$197.86	\$214.56	\$235.09	\$251.27	\$293.89
45	\$147.44	\$183.55	\$202.53	\$219.65	\$240.73	\$257.30	\$300.89
46	\$151.59	\$188.71	\$208.21	\$225.84	\$247.48	\$264.51	\$309.36
47	\$155.73	\$193.85	\$213.90	\$232.01	\$254.27	\$271.75	\$317.82
48	\$159.89	\$199.05	\$219.56	\$238.18	\$261.06	\$278.99	\$326.31
49	\$164.04	\$204.21	\$225.27	\$244.39	\$267.83	\$286.24	\$334.78
50	\$168.16	\$209.38	\$230.90	\$250.56	\$274.59	\$293.48	\$343.24
51	\$174.95	\$217.80	\$240.21	\$260.63	\$285.63	\$305.28	\$357.07
52	\$181.74	\$226.19	\$249.53	\$270.71	\$296.67	\$317.08	\$370.86
53	\$188.51	\$234.68	\$258.80	\$280.81	\$307.73	\$328.89	\$384.68
54	\$195.27	\$243.06	\$268.12	\$290.90	\$318.79	\$340.71	\$398.48
55	\$202.03	\$251.48	\$277.42	\$300.99	\$329.82	\$352.51	\$412.29
56	\$212.93	\$265.06	\$292.34	\$317.20	\$347.62	\$371.55	\$434.53
57	\$223.83	\$278.63	\$307.27	\$333.44	\$365.42	\$390.53	\$456.76
58	\$234.71	\$292.18	\$322.21	\$349.69	\$383.16	\$409.52	\$478.99
59	\$245.60	\$305.75	\$337.14	\$365.90	\$400.98	\$428.56	\$501.21
60	\$256.49	\$319.30	\$352.07	\$382.12	\$418.78	\$447.54	\$523.44
61	\$276.29	\$343.95	\$379.37	\$411.64	\$451.07	\$482.11	\$563.87
62	\$296.07	\$368.60	\$406.67	\$441.14	\$483.42	\$516.64	\$604.28
63	\$315.92	\$393.27	\$433.98	\$470.66	\$515.76	\$551.22	\$644.69
64	\$335.69	\$417.92	\$461.26	\$500.11	\$548.09	\$585.78	\$685.12
65	\$355.52	\$442.56	\$488.56	\$529.65	\$580.43	\$620.33	\$725.53
66	\$391.08	\$486.82	\$537.31	\$582.60	\$638.47	\$682.36	\$798.06
67	\$426.61	\$531.08	\$586.05	\$635.54	\$696.52	\$744.39	\$870.62
68	\$462.16	\$575.34	\$634.79	\$688.54	\$754.54	\$806.45	\$943.18
69	\$497.72	\$619.59	\$683.54	\$741.48	\$812.57	\$868.44	\$1,015.74
70	\$533.26	\$663.88	\$732.28	\$794.46	\$870.63	\$930.49	\$1,088.29
71	\$600.07	\$747.02	\$824.02	\$894.01	\$979.72	\$1,047.09	\$1,224.64
72	\$666.89	\$830.21	\$915.78	\$993.54	\$1,088.78	\$1,163.65	\$1,361.02
73	\$733.71	\$913.39	\$1,007.55	\$1,093.06	\$1,197.91	\$1,280.25	\$1,497.38
74	\$800.53	\$996.58	\$1,099.31	\$1,192.64	\$1,306.98	\$1,396.85	\$1,633.72
75	\$867.36	\$1,079.76	\$1,191.09	\$1,292.20	\$1,416.07	\$1,513.44	\$1,770.09
76	\$968.69	\$1,205.96	\$1,330.00	\$1,443.20	\$1,581.56	\$1,690.32	\$1,976.96
77	\$1,070.08	\$1,332.12	\$1,468.92	\$1,594.22	\$1,747.06	\$1,867.18	\$2,183.83
78	\$1,171.44	\$1,458.32	\$1,607.84	\$1,745.20	\$1,912.55	\$2,044.04	\$2,390.69
79	\$1,272.82	\$1,584.52	\$1,746.75	\$1,896.21	\$2,078.04	\$2,220.92	\$2,597.58
80	\$1,374.18	\$1,710.71	\$1,885.68	\$2,047.24	\$2,243.54	\$2,397.81	\$2,804.44
81	\$1,539.06	\$1,915.98	\$2,111.96	\$2,292.91	\$2,512.82	\$2,685.52	\$3,140.97
82	\$1,703.99	\$2,121.29	\$2,338.24	\$2,538.58	\$2,781.99	\$2,973.26	\$3,477.50
83	\$1,868.88	\$2,326.57	\$2,564.48	\$2,784.26	\$3,051.25	\$3,261.00	\$3,814.03
84	\$2,033.77	\$2,531.87	\$2,790.79	\$3,029.89	\$3,320.43	\$3,548.73	\$4,150.57
85	\$2,198.67	\$2,737.12	\$3,017.07	\$3,275.57	\$3,589.70	\$3,836.47	\$4,487.09
86	\$2,506.48	\$3,120.32	\$3,439.46	\$3,734.15	\$4,092.26	\$4,373.56	\$5,115.29
87	\$2,814.32	\$3,503.51	\$3,861.86	\$4,192.74	\$4,594.81	\$4,910.67	\$5,743.47
88	\$3,122.11	\$3,886.72	\$4,284.23	\$4,651.31	\$5,097.37	\$5,447.80	\$6,371.68
89	\$3,429.95	\$4,269.93	\$4,706.63	\$5,109.90	\$5,599.91	\$5,984.91	\$6,999.88
90	\$3,737.77	\$4,653.13	\$5,129.02	\$5,568.47	\$6,102.47	\$6,522.00	\$7,628.07
91	\$4,045.56	\$5,036.30	\$5,551.42	\$6,027.07	\$6,605.02	\$7,059.11	\$8,256.24
92	\$4,353.37	\$5,419.53	\$5,973.79	\$6,485.63	\$7,107.56	\$7,596.20	\$8,884.46
93	\$4,661.21	\$5,802.73	\$6,396.19	\$6,944.24	\$7,610.11	\$8,133.31	\$9,512.62
94	\$4,969.01	\$6,185.92	\$6,818.57	\$7,402.82	\$8,112.67	\$8,670.43	\$10,140.84
95	\$5,276.83	\$6,569.10	\$7,240.99	\$7,861.41	\$8,615.20	\$9,207.53	\$10,769.03
96	\$5,672.58	\$7,061.78	\$7,784.07	\$8,450.99	\$9,261.35	\$9,898.09	\$11,576.72
97	\$6,068.36	\$7,554.48	\$8,327.12	\$9,040.62	\$9,907.52	\$10,588.67	\$12,384.38
98	\$6,464.11	\$8,047.15	\$8,870.16	\$9,630.21	\$10,553.67	\$11,279.23	\$13,192.06
99	\$6,859.88	\$8,539.83	\$9,413.25	\$10,219.82	\$11,199.80	\$11,969.76	\$13,999.73

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$49.19	\$61.23	\$68.09	\$73.27	\$80.29	\$85.83	\$100.38
31	\$49.78	\$62.01	\$68.93	\$74.19	\$81.29	\$86.87	\$101.62
32	\$50.39	\$62.74	\$69.76	\$75.08	\$82.29	\$87.94	\$102.85
33	\$51.01	\$63.51	\$70.64	\$75.99	\$83.28	\$88.99	\$104.10
34	\$51.62	\$64.24	\$71.46	\$76.90	\$84.28	\$90.08	\$105.35
35	\$52.23	\$65.01	\$72.30	\$77.81	\$85.27	\$91.13	\$106.58
36	\$52.82	\$65.77	\$73.14	\$78.73	\$86.25	\$92.19	\$107.84
37	\$53.43	\$66.54	\$73.96	\$79.62	\$87.25	\$93.25	\$109.07
38	\$54.04	\$67.27	\$74.85	\$80.53	\$88.25	\$94.32	\$110.30
39	\$54.64	\$68.03	\$75.67	\$81.45	\$89.24	\$95.37	\$111.55
40	\$55.27	\$68.81	\$76.51	\$82.34	\$90.24	\$96.43	\$112.79
41	\$56.37	\$70.16	\$78.05	\$83.97	\$92.02	\$98.34	\$115.01
42	\$57.46	\$71.54	\$79.56	\$85.60	\$93.81	\$100.25	\$117.25
43	\$58.56	\$72.87	\$81.11	\$87.22	\$95.57	\$102.16	\$119.48
44	\$59.64	\$74.25	\$82.65	\$88.86	\$97.38	\$104.08	\$121.70
45	\$60.74	\$75.59	\$84.18	\$90.48	\$99.15	\$105.97	\$123.95
46	\$62.33	\$77.61	\$86.36	\$92.85	\$101.76	\$108.76	\$127.19
47	\$63.93	\$79.56	\$88.54	\$95.23	\$104.36	\$111.55	\$130.46
48	\$65.54	\$81.57	\$90.74	\$97.62	\$106.97	\$114.33	\$133.71
49	\$67.10	\$83.56	\$92.92	\$99.99	\$109.57	\$117.10	\$136.98
50	\$68.72	\$85.53	\$95.11	\$102.37	\$112.18	\$119.90	\$140.23
51	\$71.66	\$89.24	\$99.21	\$106.78	\$117.01	\$125.07	\$146.26
52	\$74.65	\$92.92	\$103.30	\$111.19	\$121.85	\$130.22	\$152.31
53	\$77.61	\$96.61	\$107.39	\$115.60	\$126.67	\$135.42	\$158.36
54	\$80.55	\$100.28	\$111.47	\$120.03	\$131.53	\$140.57	\$164.41
55	\$83.55	\$103.97	\$115.56	\$124.42	\$136.36	\$145.72	\$170.45
56	\$89.24	\$111.07	\$123.40	\$132.93	\$145.68	\$155.69	\$182.09
57	\$94.92	\$118.15	\$131.21	\$141.41	\$154.96	\$165.61	\$193.72
58	\$100.61	\$125.25	\$139.02	\$149.90	\$164.28	\$175.57	\$205.34
59	\$106.31	\$132.33	\$146.83	\$158.38	\$173.56	\$185.49	\$216.98
60	\$112.01	\$139.42	\$154.63	\$166.87	\$182.88	\$195.45	\$228.59
61	\$124.75	\$155.31	\$172.30	\$185.85	\$203.64	\$217.68	\$254.58
62	\$137.47	\$171.15	\$189.98	\$204.81	\$224.46	\$239.90	\$280.59
63	\$150.21	\$187.01	\$207.66	\$223.79	\$245.26	\$262.11	\$306.57
64	\$162.96	\$202.87	\$225.33	\$242.78	\$266.08	\$284.35	\$332.58
65	\$175.71	\$218.73	\$243.01	\$261.78	\$286.86	\$306.57	\$358.57
66	\$200.71	\$249.87	\$277.28	\$299.00	\$327.68	\$350.19	\$409.60
67	\$225.71	\$280.98	\$311.55	\$336.25	\$368.47	\$393.84	\$460.60
68	\$250.71	\$312.10	\$345.83	\$373.49	\$409.33	\$437.46	\$511.64
69	\$275.71	\$343.23	\$380.11	\$410.73	\$450.13	\$481.09	\$562.65
70	\$300.70	\$374.34	\$414.38	\$447.99	\$490.94	\$524.66	\$613.68
71	\$349.87	\$435.57	\$482.05	\$521.23	\$571.22	\$610.52	\$714.04
72	\$399.07	\$496.77	\$549.73	\$594.52	\$651.54	\$696.31	\$814.40
73	\$448.24	\$558.00	\$617.39	\$667.78	\$731.81	\$782.13	\$914.77
74	\$497.41	\$619.23	\$685.07	\$741.03	\$812.11	\$867.94	\$1,015.13
75	\$546.57	\$680.45	\$752.73	\$814.32	\$892.39	\$953.73	\$1,115.50
76	\$628.58	\$782.52	\$865.19	\$936.47	\$1,026.27	\$1,096.83	\$1,282.84
77	\$710.58	\$884.60	\$977.65	\$1,058.61	\$1,160.15	\$1,239.90	\$1,450.18
78	\$792.57	\$986.68	\$1,090.11	\$1,180.76	\$1,293.99	\$1,382.96	\$1,617.51
79	\$874.56	\$1,088.75	\$1,202.57	\$1,302.93	\$1,427.87	\$1,526.06	\$1,784.85
80	\$956.57	\$1,190.84	\$1,315.02	\$1,425.10	\$1,561.73	\$1,669.10	\$1,952.17
81	\$1,071.36	\$1,333.73	\$1,472.82	\$1,596.11	\$1,749.14	\$1,869.41	\$2,186.44
82	\$1,186.13	\$1,476.63	\$1,630.61	\$1,767.12	\$1,936.55	\$2,069.70	\$2,420.70
83	\$1,300.92	\$1,619.53	\$1,788.42	\$1,938.12	\$2,123.97	\$2,269.99	\$2,654.96
84	\$1,415.74	\$1,762.43	\$1,946.22	\$2,109.13	\$2,311.38	\$2,470.27	\$2,889.22
85	\$1,530.51	\$1,905.32	\$2,104.04	\$2,280.16	\$2,498.79	\$2,670.58	\$3,123.47
86	\$1,744.77	\$2,172.07	\$2,398.58	\$2,599.36	\$2,848.62	\$3,044.46	\$3,560.78
87	\$1,959.06	\$2,438.81	\$2,693.14	\$2,918.59	\$3,198.44	\$3,418.35	\$3,998.07
88	\$2,173.32	\$2,705.56	\$2,987.72	\$3,237.79	\$3,548.29	\$3,792.23	\$4,435.32
89	\$2,387.59	\$2,972.32	\$3,282.29	\$3,557.02	\$3,898.09	\$4,166.12	\$4,872.62
90	\$2,601.86	\$3,239.06	\$3,576.84	\$3,876.23	\$4,247.94	\$4,539.96	\$5,309.91
91	\$2,816.13	\$3,505.81	\$3,871.40	\$4,195.46	\$4,597.77	\$4,913.85	\$5,747.21
92	\$3,030.39	\$3,772.54	\$4,165.96	\$4,514.67	\$4,947.58	\$5,287.73	\$6,184.51
93	\$3,244.68	\$4,039.30	\$4,460.55	\$4,833.91	\$5,297.43	\$5,661.61	\$6,621.76
94	\$3,458.94	\$4,306.05	\$4,755.11	\$5,153.11	\$5,647.26	\$6,035.51	\$7,059.06
95	\$3,673.21	\$4,572.75	\$5,049.66	\$5,472.35	\$5,997.07	\$6,409.39	\$7,496.36
96	\$3,948.69	\$4,915.74	\$5,428.37	\$5,882.76	\$6,446.85	\$6,890.07	\$8,058.58
97	\$4,224.19	\$5,258.69	\$5,807.12	\$6,293.20	\$6,896.66	\$7,370.79	\$8,620.81
98	\$4,499.68	\$5,601.63	\$6,185.83	\$6,703.63	\$7,346.44	\$7,851.50	\$9,183.04
99	\$4,775.17	\$5,944.61	\$6,564.56	\$7,114.03	\$7,796.20	\$8,332.19	\$9,745.26

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$78.70	\$97.98	\$108.45	\$117.25	\$128.48	\$137.32	\$160.58
31	\$79.66	\$99.20	\$109.80	\$118.71	\$130.05	\$139.02	\$162.58
32	\$80.64	\$100.39	\$111.12	\$120.14	\$131.67	\$140.71	\$164.58
33	\$81.62	\$101.61	\$112.50	\$121.61	\$133.26	\$142.41	\$166.54
34	\$82.57	\$102.80	\$113.81	\$123.02	\$134.83	\$144.12	\$168.56
35	\$83.56	\$103.99	\$115.16	\$124.47	\$136.43	\$145.80	\$170.54
36	\$84.52	\$105.24	\$116.49	\$125.95	\$138.02	\$147.52	\$172.53
37	\$85.49	\$106.44	\$117.82	\$127.38	\$139.58	\$149.21	\$174.51
38	\$86.48	\$107.63	\$119.19	\$128.82	\$141.19	\$150.90	\$176.47
39	\$87.46	\$108.87	\$120.51	\$130.28	\$142.79	\$152.61	\$178.48
40	\$88.42	\$110.10	\$121.85	\$131.73	\$144.38	\$154.28	\$180.45
41	\$90.75	\$112.99	\$125.12	\$135.22	\$148.21	\$158.37	\$185.23
42	\$93.12	\$115.93	\$128.33	\$138.75	\$152.04	\$162.47	\$190.03
43	\$95.48	\$118.84	\$131.62	\$142.21	\$155.85	\$166.56	\$194.82
44	\$97.79	\$121.75	\$134.88	\$145.71	\$159.71	\$170.69	\$199.60
45	\$100.16	\$124.69	\$138.13	\$149.23	\$163.52	\$174.76	\$204.41
46	\$103.37	\$128.71	\$142.50	\$154.01	\$168.77	\$180.39	\$210.95
47	\$106.56	\$132.67	\$146.85	\$158.80	\$174.01	\$185.97	\$217.52
48	\$109.82	\$136.67	\$151.24	\$163.57	\$179.27	\$191.61	\$224.07
49	\$113.00	\$140.69	\$155.60	\$168.35	\$184.50	\$197.18	\$230.65
50	\$116.22	\$144.68	\$160.00	\$173.14	\$189.76	\$202.80	\$237.19
51	\$121.75	\$151.58	\$167.57	\$181.40	\$198.79	\$212.48	\$248.48
52	\$127.30	\$158.47	\$175.15	\$189.64	\$207.84	\$222.12	\$259.78
53	\$132.86	\$165.36	\$182.73	\$197.89	\$216.85	\$231.81	\$271.09
54	\$138.39	\$172.25	\$190.30	\$206.17	\$225.92	\$241.45	\$282.41
55	\$143.95	\$179.15	\$197.88	\$214.39	\$234.96	\$251.10	\$293.69
56	\$153.36	\$190.90	\$210.88	\$228.45	\$250.37	\$267.58	\$312.96
57	\$162.79	\$202.64	\$223.86	\$242.51	\$265.76	\$284.03	\$332.22
58	\$172.20	\$214.41	\$236.83	\$256.57	\$281.18	\$300.49	\$351.48
59	\$181.65	\$226.14	\$249.81	\$270.63	\$296.57	\$316.94	\$370.74
60	\$191.08	\$237.87	\$262.76	\$284.68	\$311.99	\$333.43	\$389.98
61	\$209.09	\$260.34	\$287.65	\$311.55	\$341.39	\$364.88	\$426.76
62	\$227.16	\$282.77	\$312.52	\$338.37	\$370.81	\$396.35	\$463.56
63	\$245.15	\$305.21	\$337.42	\$365.26	\$400.28	\$427.78	\$500.31
64	\$263.18	\$327.66	\$362.31	\$392.12	\$429.68	\$459.26	\$537.12
65	\$281.22	\$350.11	\$387.18	\$418.96	\$459.13	\$490.67	\$573.91
66	\$313.94	\$390.82	\$432.02	\$467.70	\$512.54	\$547.74	\$640.65
67	\$346.63	\$431.51	\$476.84	\$516.40	\$565.89	\$604.83	\$707.37
68	\$379.33	\$472.23	\$521.68	\$565.12	\$619.32	\$661.88	\$774.12
69	\$412.01	\$512.94	\$566.52	\$613.82	\$672.70	\$718.96	\$840.86
70	\$444.74	\$553.62	\$611.33	\$662.55	\$726.08	\$775.99	\$907.61
71	\$506.60	\$630.69	\$696.37	\$754.75	\$827.14	\$884.01	\$1,033.94
72	\$568.53	\$707.72	\$781.39	\$846.99	\$928.19	\$991.98	\$1,160.23
73	\$630.41	\$784.79	\$866.39	\$939.19	\$1,029.25	\$1,100.01	\$1,286.56
74	\$692.31	\$861.83	\$951.43	\$1,031.37	\$1,130.30	\$1,208.01	\$1,412.87
75	\$754.19	\$938.89	\$1,036.43	\$1,123.61	\$1,231.35	\$1,315.98	\$1,539.17
76	\$849.13	\$1,057.06	\$1,166.56	\$1,265.02	\$1,386.32	\$1,481.63	\$1,732.90
77	\$944.06	\$1,175.22	\$1,296.68	\$1,406.42	\$1,541.28	\$1,647.24	\$1,926.61
78	\$1,038.95	\$1,293.40	\$1,426.83	\$1,547.80	\$1,696.23	\$1,812.87	\$2,120.31
79	\$1,133.86	\$1,411.54	\$1,556.96	\$1,689.23	\$1,851.21	\$1,978.49	\$2,314.04
80	\$1,228.79	\$1,529.69	\$1,687.09	\$1,830.62	\$2,006.16	\$2,144.08	\$2,507.70
81	\$1,376.25	\$1,713.27	\$1,889.53	\$2,050.30	\$2,246.93	\$2,401.38	\$2,808.65
82	\$1,523.70	\$1,896.82	\$2,091.98	\$2,270.00	\$2,487.65	\$2,658.68	\$3,109.57
83	\$1,671.15	\$2,080.40	\$2,294.42	\$2,489.67	\$2,728.40	\$2,915.96	\$3,410.49
84	\$1,818.62	\$2,263.98	\$2,496.89	\$2,709.31	\$2,969.14	\$3,173.26	\$3,711.41
85	\$1,966.06	\$2,447.53	\$2,699.34	\$2,929.01	\$3,209.88	\$3,430.55	\$4,012.33
86	\$2,241.29	\$2,790.18	\$3,077.23	\$3,339.06	\$3,659.26	\$3,910.84	\$4,574.07
87	\$2,516.55	\$3,132.83	\$3,455.13	\$3,749.14	\$4,108.62	\$4,391.11	\$5,135.80
88	\$2,791.78	\$3,475.50	\$3,833.05	\$4,159.19	\$4,558.01	\$4,871.40	\$5,697.51
89	\$3,067.04	\$3,818.16	\$4,210.96	\$4,569.25	\$5,007.40	\$5,351.68	\$6,259.25
90	\$3,342.27	\$4,160.80	\$4,588.85	\$4,979.30	\$5,456.80	\$5,831.93	\$6,820.98
91	\$3,617.53	\$4,503.46	\$4,966.77	\$5,389.37	\$5,906.19	\$6,312.20	\$7,382.70
92	\$3,892.77	\$4,846.11	\$5,344.66	\$5,799.44	\$6,355.55	\$6,792.49	\$7,944.45
93	\$4,168.03	\$5,188.77	\$5,722.60	\$6,209.50	\$6,804.94	\$7,272.76	\$8,506.16
94	\$4,443.26	\$5,531.43	\$6,100.50	\$6,619.55	\$7,254.33	\$7,753.04	\$9,067.88
95	\$4,718.53	\$5,874.05	\$6,478.40	\$7,029.62	\$7,703.69	\$8,233.32	\$9,629.64
96	\$5,072.39	\$6,314.63	\$6,964.25	\$7,556.83	\$8,281.48	\$8,850.83	\$10,351.86
97	\$5,426.31	\$6,755.18	\$7,450.16	\$8,084.09	\$8,859.24	\$9,468.32	\$11,074.06
98	\$5,780.18	\$7,195.72	\$7,936.03	\$8,611.30	\$9,437.03	\$10,085.84	\$11,796.28
99	\$6,134.08	\$7,636.29	\$8,421.91	\$9,138.51	\$10,014.80	\$10,703.31	\$12,518.51

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$107.10	\$133.32	\$147.37	\$159.54	\$174.85	\$186.88	\$218.53
31	\$108.41	\$134.98	\$149.18	\$161.53	\$177.01	\$189.17	\$221.27
32	\$109.74	\$136.61	\$150.98	\$163.46	\$179.17	\$191.48	\$223.95
33	\$111.04	\$138.27	\$152.84	\$165.45	\$181.34	\$193.80	\$226.64
34	\$112.37	\$139.88	\$154.64	\$167.42	\$183.49	\$196.12	\$229.36
35	\$113.71	\$141.53	\$156.45	\$169.39	\$185.64	\$198.39	\$232.05
36	\$115.03	\$143.21	\$158.29	\$171.40	\$187.80	\$200.75	\$234.75
37	\$116.37	\$144.88	\$160.10	\$173.35	\$189.96	\$203.03	\$237.48
38	\$117.70	\$146.50	\$161.93	\$175.31	\$192.12	\$205.33	\$240.17
39	\$118.99	\$148.13	\$163.75	\$177.30	\$194.32	\$207.64	\$242.87
40	\$120.32	\$149.81	\$165.58	\$179.28	\$196.46	\$209.95	\$245.57
41	\$123.53	\$153.75	\$169.95	\$184.02	\$201.65	\$215.51	\$252.07
42	\$126.72	\$157.75	\$174.30	\$188.78	\$206.87	\$221.11	\$258.59
43	\$129.92	\$161.69	\$178.68	\$193.52	\$212.06	\$226.68	\$265.10
44	\$133.06	\$165.68	\$183.08	\$198.27	\$217.31	\$232.25	\$271.60
45	\$136.26	\$169.65	\$187.43	\$203.03	\$222.49	\$237.81	\$278.12
46	\$140.08	\$174.39	\$192.63	\$208.69	\$228.71	\$244.42	\$285.88
47	\$143.90	\$179.10	\$197.84	\$214.36	\$234.91	\$251.08	\$293.66
48	\$147.71	\$183.87	\$203.07	\$220.04	\$241.14	\$257.74	\$301.42
49	\$151.48	\$188.64	\$208.27	\$225.71	\$247.36	\$264.34	\$309.20
50	\$155.32	\$193.33	\$213.49	\$231.38	\$253.58	\$271.01	\$316.96
51	\$161.56	\$201.15	\$222.08	\$240.69	\$263.79	\$281.94	\$329.74
52	\$167.85	\$208.93	\$230.69	\$250.04	\$274.01	\$292.86	\$342.54
53	\$174.11	\$216.75	\$239.27	\$259.38	\$284.24	\$303.80	\$355.31
54	\$180.37	\$224.53	\$247.89	\$268.75	\$294.49	\$314.75	\$368.11
55	\$186.65	\$232.35	\$256.49	\$278.04	\$304.71	\$325.67	\$380.90
56	\$196.70	\$244.88	\$270.28	\$293.03	\$321.15	\$343.21	\$401.41
57	\$206.74	\$257.38	\$284.04	\$308.01	\$337.52	\$360.73	\$421.93
58	\$216.78	\$269.88	\$297.80	\$322.98	\$353.97	\$378.27	\$442.44
59	\$226.83	\$282.38	\$311.57	\$337.94	\$370.33	\$395.79	\$462.96
60	\$236.88	\$294.90	\$325.33	\$352.92	\$386.78	\$413.34	\$483.45
61	\$255.26	\$317.79	\$350.65	\$380.29	\$416.74	\$445.40	\$520.94
62	\$273.62	\$340.65	\$376.01	\$407.63	\$446.72	\$477.47	\$558.43
63	\$292.00	\$363.51	\$401.38	\$435.01	\$476.73	\$509.48	\$595.89
64	\$310.36	\$386.36	\$426.70	\$462.38	\$506.71	\$541.53	\$633.40
65	\$328.74	\$409.26	\$452.06	\$489.76	\$536.69	\$573.60	\$670.88
66	\$361.78	\$450.36	\$497.31	\$538.94	\$590.61	\$631.23	\$738.28
67	\$394.79	\$491.45	\$542.55	\$588.14	\$644.52	\$688.83	\$805.64
68	\$427.82	\$532.58	\$587.83	\$637.33	\$698.45	\$746.46	\$873.06
69	\$460.84	\$573.68	\$633.07	\$686.51	\$752.36	\$804.10	\$940.42
70	\$493.85	\$614.75	\$678.31	\$735.72	\$806.27	\$861.69	\$1,007.84
71	\$555.85	\$691.98	\$763.51	\$828.12	\$907.53	\$969.94	\$1,134.42
72	\$617.92	\$769.21	\$848.73	\$920.54	\$1,008.82	\$1,078.17	\$1,261.03
73	\$679.91	\$846.45	\$933.92	\$1,012.96	\$1,110.11	\$1,186.42	\$1,387.62
74	\$741.98	\$923.68	\$1,019.14	\$1,105.38	\$1,211.37	\$1,294.64	\$1,514.20
75	\$803.97	\$1,000.90	\$1,104.32	\$1,197.80	\$1,312.63	\$1,402.87	\$1,640.81
76	\$898.27	\$1,118.25	\$1,233.53	\$1,338.21	\$1,466.54	\$1,567.34	\$1,833.16
77	\$992.50	\$1,235.56	\$1,362.73	\$1,478.62	\$1,620.42	\$1,731.82	\$2,025.53
78	\$1,086.75	\$1,352.91	\$1,491.95	\$1,619.04	\$1,774.30	\$1,896.26	\$2,217.88
79	\$1,181.02	\$1,470.24	\$1,621.15	\$1,759.48	\$1,928.17	\$2,060.75	\$2,410.23
80	\$1,275.27	\$1,587.58	\$1,750.33	\$1,899.90	\$2,082.07	\$2,225.21	\$2,602.58
81	\$1,428.31	\$1,778.10	\$1,960.37	\$2,127.89	\$2,331.91	\$2,492.24	\$2,914.90
82	\$1,581.34	\$1,968.61	\$2,170.40	\$2,355.88	\$2,581.78	\$2,759.29	\$3,227.23
83	\$1,734.35	\$2,159.12	\$2,380.45	\$2,583.84	\$2,831.61	\$3,026.30	\$3,539.50
84	\$1,887.41	\$2,349.60	\$2,590.51	\$2,811.82	\$3,081.46	\$3,293.31	\$3,851.83
85	\$2,040.43	\$2,540.13	\$2,800.55	\$3,039.84	\$3,331.33	\$3,560.33	\$4,164.13
86	\$2,326.10	\$2,895.76	\$3,192.59	\$3,465.41	\$3,797.72	\$4,058.77	\$4,747.13
87	\$2,611.75	\$3,251.36	\$3,584.67	\$3,890.98	\$4,264.09	\$4,557.25	\$5,330.10
88	\$2,897.40	\$3,606.98	\$3,976.73	\$4,316.55	\$4,730.48	\$5,055.69	\$5,913.07
89	\$3,183.09	\$3,962.60	\$4,368.85	\$4,742.11	\$5,196.84	\$5,554.16	\$6,496.04
90	\$3,468.72	\$4,318.23	\$4,760.90	\$5,167.70	\$5,663.24	\$6,052.57	\$7,079.03
91	\$3,754.38	\$4,673.83	\$5,152.98	\$5,593.28	\$6,129.63	\$6,551.03	\$7,662.02
92	\$4,040.06	\$5,029.45	\$5,545.04	\$6,018.86	\$6,595.99	\$7,049.49	\$8,245.03
93	\$4,325.72	\$5,385.09	\$5,937.13	\$6,444.43	\$7,062.40	\$7,547.93	\$8,827.99
94	\$4,611.35	\$5,740.70	\$6,329.19	\$6,869.99	\$7,528.78	\$8,046.37	\$9,410.98
95	\$4,897.04	\$6,096.28	\$6,721.28	\$7,295.59	\$7,995.16	\$8,544.83	\$9,993.95
96	\$5,264.31	\$6,553.54	\$7,225.36	\$7,842.75	\$8,594.81	\$9,185.68	\$10,743.48
97	\$5,631.59	\$7,010.77	\$7,729.46	\$8,389.93	\$9,194.44	\$9,826.56	\$11,493.07
98	\$5,998.86	\$7,467.97	\$8,233.55	\$8,937.08	\$9,794.07	\$10,467.42	\$12,242.60
99	\$6,366.13	\$7,925.20	\$8,737.65	\$9,484.23	\$10,393.70	\$11,108.26	\$12,992.14

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$45.12	\$56.19	\$62.72	\$67.23	\$73.68	\$78.74	\$92.12
31	\$45.70	\$56.88	\$63.50	\$68.06	\$74.59	\$79.72	\$93.22
32	\$46.25	\$57.58	\$64.24	\$68.90	\$75.51	\$80.68	\$94.37
33	\$46.81	\$58.25	\$65.05	\$69.72	\$76.42	\$81.66	\$95.50
34	\$47.37	\$58.95	\$65.82	\$70.55	\$77.33	\$82.65	\$96.65
35	\$47.94	\$59.64	\$66.56	\$71.38	\$78.23	\$83.59	\$97.78
36	\$48.49	\$60.35	\$67.37	\$72.23	\$79.13	\$84.58	\$98.94
37	\$49.05	\$61.04	\$68.15	\$73.03	\$80.07	\$85.55	\$100.06
38	\$49.60	\$61.74	\$68.90	\$73.87	\$80.95	\$86.53	\$101.20
39	\$50.15	\$62.44	\$69.71	\$74.71	\$81.88	\$87.49	\$102.33
40	\$50.71	\$63.13	\$70.46	\$75.57	\$82.78	\$88.49	\$103.48
41	\$51.76	\$64.39	\$71.85	\$77.06	\$84.45	\$90.26	\$105.58
42	\$52.77	\$65.68	\$73.24	\$78.61	\$86.14	\$92.07	\$107.67
43	\$53.78	\$66.95	\$74.65	\$80.13	\$87.80	\$93.85	\$109.76
44	\$54.81	\$68.21	\$76.04	\$81.65	\$89.48	\$95.64	\$111.86
45	\$55.82	\$69.50	\$77.44	\$83.18	\$91.15	\$97.43	\$113.94
46	\$57.27	\$71.30	\$79.39	\$85.31	\$93.51	\$99.92	\$116.87
47	\$58.69	\$73.09	\$81.34	\$87.46	\$95.85	\$102.44	\$119.80
48	\$60.13	\$74.87	\$83.29	\$89.59	\$98.17	\$104.94	\$122.74
49	\$61.58	\$76.64	\$85.26	\$91.74	\$100.53	\$107.43	\$125.66
50	\$63.03	\$78.44	\$87.21	\$93.87	\$102.88	\$109.95	\$128.60
51	\$65.71	\$81.81	\$90.97	\$97.94	\$107.30	\$114.68	\$134.14
52	\$68.44	\$85.21	\$94.74	\$101.93	\$111.73	\$119.41	\$139.66
53	\$71.15	\$88.58	\$98.50	\$105.99	\$116.16	\$124.15	\$145.18
54	\$73.86	\$91.95	\$102.26	\$110.03	\$120.59	\$128.88	\$150.73
55	\$76.58	\$95.32	\$106.04	\$114.09	\$125.01	\$133.62	\$156.26
56	\$81.78	\$101.83	\$113.20	\$121.85	\$133.52	\$142.72	\$166.92
57	\$87.02	\$108.31	\$120.36	\$129.61	\$142.06	\$151.83	\$177.57
58	\$92.22	\$114.82	\$127.52	\$137.40	\$150.58	\$160.92	\$188.21
59	\$97.43	\$121.31	\$134.69	\$145.17	\$159.10	\$170.03	\$198.87
60	\$102.65	\$127.81	\$141.86	\$152.94	\$167.61	\$179.15	\$209.51
61	\$114.44	\$142.46	\$158.17	\$170.48	\$186.82	\$199.66	\$233.52
62	\$126.18	\$157.07	\$174.49	\$187.98	\$206.01	\$220.18	\$257.51
63	\$137.93	\$171.74	\$190.82	\$205.51	\$225.23	\$240.70	\$281.52
64	\$149.72	\$186.36	\$207.13	\$223.03	\$244.40	\$261.21	\$305.52
65	\$161.46	\$200.99	\$223.47	\$240.54	\$263.62	\$281.71	\$329.51
66	\$184.53	\$229.72	\$255.14	\$274.91	\$301.25	\$321.96	\$376.56
67	\$207.58	\$258.42	\$286.81	\$309.27	\$338.90	\$362.20	\$423.65
68	\$230.66	\$287.13	\$318.47	\$343.63	\$376.56	\$402.47	\$470.73
69	\$253.69	\$315.82	\$350.16	\$377.99	\$414.22	\$442.70	\$517.78
70	\$276.77	\$344.56	\$381.83	\$412.32	\$451.87	\$482.95	\$564.84
71	\$322.17	\$401.08	\$444.30	\$479.98	\$525.98	\$562.13	\$657.49
72	\$367.57	\$457.56	\$506.76	\$547.58	\$600.10	\$641.38	\$750.12
73	\$412.97	\$514.09	\$569.21	\$615.23	\$674.22	\$720.57	\$842.78
74	\$458.37	\$570.61	\$631.68	\$682.84	\$748.33	\$799.77	\$935.43
75	\$503.74	\$627.12	\$694.14	\$750.48	\$822.46	\$879.00	\$1,028.05
76	\$579.53	\$721.48	\$798.12	\$863.40	\$946.20	\$1,011.25	\$1,182.74
77	\$655.33	\$815.85	\$902.11	\$976.33	\$1,069.95	\$1,143.49	\$1,337.42
78	\$731.12	\$910.18	\$1,006.11	\$1,089.24	\$1,193.70	\$1,275.75	\$1,492.12
79	\$806.93	\$1,004.56	\$1,110.10	\$1,202.17	\$1,317.43	\$1,408.02	\$1,646.81
80	\$882.72	\$1,098.93	\$1,214.08	\$1,315.09	\$1,441.20	\$1,540.29	\$1,801.48
81	\$988.68	\$1,230.80	\$1,359.78	\$1,472.88	\$1,614.12	\$1,725.11	\$2,017.66
82	\$1,094.59	\$1,362.64	\$1,505.47	\$1,630.72	\$1,787.07	\$1,909.94	\$2,233.84
83	\$1,200.51	\$1,494.52	\$1,651.18	\$1,788.51	\$1,960.01	\$2,094.76	\$2,450.02
84	\$1,306.44	\$1,626.39	\$1,796.87	\$1,946.34	\$2,132.95	\$2,279.62	\$2,666.23
85	\$1,412.35	\$1,758.27	\$1,942.56	\$2,104.14	\$2,305.91	\$2,464.44	\$2,882.38
86	\$1,610.12	\$2,004.40	\$2,214.51	\$2,398.71	\$2,628.71	\$2,809.47	\$3,285.91
87	\$1,807.84	\$2,250.56	\$2,486.47	\$2,693.31	\$2,951.56	\$3,154.47	\$3,689.46
88	\$2,005.56	\$2,496.71	\$2,758.43	\$2,987.89	\$3,274.38	\$3,499.49	\$4,092.99
89	\$2,203.30	\$2,742.88	\$3,030.38	\$3,282.47	\$3,597.22	\$3,844.51	\$4,496.50
90	\$2,401.04	\$2,989.03	\$3,302.34	\$3,577.02	\$3,920.06	\$4,189.54	\$4,900.06
91	\$2,598.75	\$3,235.19	\$3,574.30	\$3,871.62	\$4,242.86	\$4,534.55	\$5,303.58
92	\$2,796.48	\$3,481.34	\$3,846.23	\$4,166.20	\$4,565.69	\$4,879.57	\$5,707.14
93	\$2,994.23	\$3,727.51	\$4,118.19	\$4,460.78	\$4,888.54	\$5,224.60	\$6,110.65
94	\$3,191.94	\$3,973.66	\$4,390.14	\$4,755.36	\$5,211.35	\$5,569.62	\$6,514.19
95	\$3,389.69	\$4,219.83	\$4,662.10	\$5,049.94	\$5,534.17	\$5,914.66	\$6,917.73
96	\$3,643.90	\$4,536.30	\$5,011.79	\$5,428.67	\$5,949.25	\$6,358.26	\$7,436.54
97	\$3,898.15	\$4,852.79	\$5,361.42	\$5,807.42	\$6,364.30	\$6,801.85	\$7,955.38
98	\$4,152.36	\$5,169.27	\$5,711.10	\$6,186.17	\$6,779.36	\$7,245.45	\$8,474.22
99	\$4,406.59	\$5,485.74	\$6,060.73	\$6,564.91	\$7,194.42	\$7,689.05	\$8,993.03

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$72.18	\$89.90	\$99.55	\$107.58	\$117.87	\$125.99	\$147.38
31	\$73.09	\$90.99	\$100.81	\$108.90	\$119.32	\$127.55	\$149.18
32	\$74.00	\$92.12	\$102.01	\$110.21	\$120.81	\$129.09	\$150.99
33	\$74.87	\$93.23	\$103.25	\$111.56	\$122.26	\$130.66	\$152.81
34	\$75.78	\$94.33	\$104.48	\$112.90	\$123.72	\$132.23	\$154.64
35	\$76.69	\$95.41	\$105.67	\$114.21	\$125.18	\$133.77	\$156.46
36	\$77.56	\$96.56	\$106.93	\$115.55	\$126.62	\$135.35	\$158.31
37	\$78.46	\$97.67	\$108.18	\$116.87	\$128.09	\$136.88	\$160.09
38	\$79.35	\$98.77	\$109.39	\$118.20	\$129.52	\$138.46	\$161.93
39	\$80.22	\$99.89	\$110.63	\$119.51	\$131.00	\$139.99	\$163.74
40	\$81.12	\$100.99	\$111.87	\$120.90	\$132.45	\$141.58	\$165.55
41	\$83.31	\$103.70	\$114.83	\$124.08	\$135.98	\$145.33	\$169.98
42	\$85.48	\$106.39	\$117.79	\$127.34	\$139.54	\$149.14	\$174.40
43	\$87.61	\$109.09	\$120.77	\$130.55	\$143.06	\$152.88	\$178.82
44	\$89.79	\$111.76	\$123.77	\$133.76	\$146.60	\$156.66	\$183.24
45	\$91.92	\$114.47	\$126.73	\$136.99	\$150.11	\$160.46	\$187.64
46	\$94.87	\$118.11	\$130.78	\$141.33	\$154.91	\$165.54	\$193.60
47	\$97.79	\$121.75	\$134.83	\$145.69	\$159.65	\$170.64	\$199.56
48	\$100.71	\$125.35	\$138.88	\$150.05	\$164.40	\$175.70	\$205.52
49	\$103.62	\$128.97	\$142.93	\$154.39	\$169.18	\$180.80	\$211.47
50	\$106.56	\$132.64	\$146.97	\$158.72	\$173.96	\$185.91	\$217.42
51	\$111.61	\$138.97	\$153.91	\$166.30	\$182.25	\$194.76	\$227.81
52	\$116.72	\$145.30	\$160.83	\$173.85	\$190.54	\$203.63	\$238.16
53	\$121.76	\$151.63	\$167.76	\$181.42	\$198.82	\$212.49	\$248.52
54	\$126.89	\$157.95	\$174.67	\$189.00	\$207.12	\$221.38	\$258.90
55	\$131.94	\$164.26	\$181.62	\$196.58	\$215.43	\$230.24	\$269.27
56	\$140.62	\$175.04	\$193.48	\$209.47	\$229.56	\$245.36	\$286.96
57	\$149.27	\$185.82	\$205.33	\$222.36	\$243.70	\$260.46	\$304.63
58	\$157.92	\$196.63	\$217.21	\$235.28	\$257.84	\$275.57	\$322.30
59	\$166.60	\$207.37	\$229.06	\$248.19	\$271.98	\$290.67	\$339.98
60	\$175.23	\$218.17	\$240.92	\$261.07	\$286.10	\$305.79	\$357.63
61	\$191.89	\$238.87	\$263.92	\$285.86	\$313.28	\$334.81	\$391.60
62	\$208.52	\$259.56	\$286.94	\$310.66	\$340.44	\$363.86	\$425.55
63	\$225.14	\$280.32	\$309.97	\$335.45	\$367.62	\$392.86	\$459.50
64	\$241.80	\$301.01	\$332.98	\$360.23	\$394.77	\$421.89	\$493.45
65	\$258.42	\$321.70	\$356.01	\$384.99	\$421.92	\$450.90	\$527.39
66	\$288.62	\$359.29	\$397.36	\$429.94	\$471.17	\$503.56	\$588.96
67	\$318.75	\$396.82	\$438.70	\$474.92	\$520.44	\$556.20	\$650.56
68	\$348.97	\$434.40	\$480.03	\$519.87	\$569.68	\$608.90	\$712.14
69	\$379.09	\$471.95	\$521.41	\$564.84	\$618.97	\$661.55	\$773.72
70	\$409.30	\$509.52	\$562.75	\$609.74	\$668.23	\$714.18	\$835.29
71	\$466.41	\$580.64	\$641.25	\$694.86	\$761.47	\$813.81	\$951.83
72	\$523.54	\$651.72	\$719.76	\$779.90	\$854.71	\$913.47	\$1,068.37
73	\$580.60	\$722.81	\$798.25	\$865.01	\$947.95	\$1,013.11	\$1,184.94
74	\$637.72	\$793.90	\$876.79	\$950.07	\$1,041.18	\$1,112.76	\$1,301.51
75	\$694.82	\$865.02	\$955.29	\$1,035.17	\$1,134.44	\$1,212.41	\$1,418.01
76	\$782.57	\$974.23	\$1,075.59	\$1,165.87	\$1,277.66	\$1,365.50	\$1,597.08
77	\$870.29	\$1,083.45	\$1,195.90	\$1,296.58	\$1,420.92	\$1,518.60	\$1,776.13
78	\$958.03	\$1,192.68	\$1,316.23	\$1,427.29	\$1,564.17	\$1,671.66	\$1,955.20
79	\$1,045.77	\$1,301.92	\$1,436.54	\$1,558.01	\$1,707.39	\$1,824.81	\$2,134.26
80	\$1,133.52	\$1,411.14	\$1,556.85	\$1,688.71	\$1,850.65	\$1,977.89	\$2,313.30
81	\$1,269.56	\$1,580.48	\$1,743.68	\$1,891.34	\$2,072.72	\$2,215.23	\$2,590.93
82	\$1,405.58	\$1,749.81	\$1,930.51	\$2,094.02	\$2,294.78	\$2,452.57	\$2,868.50
83	\$1,541.58	\$1,919.15	\$2,117.33	\$2,296.66	\$2,516.89	\$2,689.90	\$3,146.10
84	\$1,677.61	\$2,088.46	\$2,304.16	\$2,499.29	\$2,738.96	\$2,927.26	\$3,423.71
85	\$1,813.63	\$2,257.79	\$2,490.97	\$2,701.94	\$2,961.02	\$3,164.61	\$3,701.29
86	\$2,067.56	\$2,573.87	\$2,839.72	\$3,080.22	\$3,375.56	\$3,607.67	\$4,219.50
87	\$2,321.46	\$2,889.95	\$3,188.46	\$3,458.51	\$3,790.13	\$4,050.68	\$4,737.65
88	\$2,575.36	\$3,206.06	\$3,537.17	\$3,836.78	\$4,204.69	\$4,493.75	\$5,255.85
89	\$2,829.28	\$3,522.15	\$3,885.92	\$4,215.06	\$4,619.22	\$4,936.78	\$5,774.02
90	\$3,083.20	\$3,838.25	\$4,234.67	\$4,593.30	\$5,033.77	\$5,379.85	\$6,292.25
91	\$3,337.09	\$4,154.33	\$4,583.42	\$4,971.58	\$5,448.30	\$5,822.88	\$6,810.38
92	\$3,590.99	\$4,470.42	\$4,932.13	\$5,349.84	\$5,862.84	\$6,265.93	\$7,328.61
93	\$3,844.93	\$4,786.51	\$5,280.84	\$5,728.13	\$6,277.41	\$6,708.97	\$7,846.75
94	\$4,098.83	\$5,102.63	\$5,629.58	\$6,106.41	\$6,691.96	\$7,152.00	\$8,364.94
95	\$4,352.74	\$5,418.73	\$5,978.33	\$6,484.67	\$7,106.50	\$7,595.06	\$8,883.12
96	\$4,679.16	\$5,825.11	\$6,426.73	\$6,971.02	\$7,639.48	\$8,164.70	\$9,549.32
97	\$5,005.64	\$6,231.49	\$6,875.07	\$7,457.39	\$8,172.46	\$8,734.33	\$10,215.57
98	\$5,332.07	\$6,637.91	\$7,323.48	\$7,943.72	\$8,705.45	\$9,303.97	\$10,881.82
99	\$5,658.55	\$7,044.32	\$7,771.80	\$8,430.06	\$9,238.44	\$9,873.59	\$11,548.04

Policy Form Series: LTC-IDEAL

Ideal

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$98.35	\$122.46	\$135.36	\$146.56	\$160.61	\$171.65	\$200.75
31	\$99.58	\$123.97	\$137.05	\$148.35	\$162.58	\$173.74	\$203.24
32	\$100.80	\$125.47	\$138.66	\$150.17	\$164.58	\$175.87	\$205.71
33	\$102.01	\$126.99	\$140.37	\$151.99	\$166.56	\$178.00	\$208.18
34	\$103.24	\$128.51	\$142.06	\$153.81	\$168.57	\$180.14	\$210.69
35	\$104.47	\$130.02	\$143.69	\$155.60	\$170.52	\$182.24	\$213.16
36	\$105.68	\$131.56	\$145.38	\$157.39	\$172.52	\$184.39	\$215.65
37	\$106.89	\$133.06	\$147.06	\$159.20	\$174.52	\$186.49	\$218.11
38	\$108.08	\$134.57	\$148.73	\$161.02	\$176.45	\$188.62	\$220.61
39	\$109.30	\$136.09	\$150.43	\$162.85	\$178.49	\$190.71	\$223.08
40	\$110.52	\$137.60	\$152.08	\$164.67	\$180.45	\$192.88	\$225.56
41	\$113.44	\$141.22	\$156.07	\$169.01	\$185.22	\$197.93	\$231.52
42	\$116.37	\$144.85	\$160.06	\$173.38	\$190.00	\$203.03	\$237.46
43	\$119.27	\$148.49	\$164.08	\$177.70	\$194.72	\$208.12	\$243.42
44	\$122.20	\$152.10	\$168.07	\$182.08	\$199.50	\$213.22	\$249.39
45	\$125.09	\$155.75	\$172.08	\$186.38	\$204.26	\$218.31	\$255.34
46	\$128.58	\$160.09	\$176.88	\$191.58	\$209.97	\$224.39	\$262.43
47	\$132.09	\$164.44	\$181.66	\$196.77	\$215.65	\$230.48	\$269.55
48	\$135.56	\$168.78	\$186.45	\$201.98	\$221.32	\$236.55	\$276.68
49	\$139.04	\$173.10	\$191.25	\$207.18	\$227.03	\$242.63	\$283.79
50	\$142.56	\$177.44	\$196.05	\$212.35	\$232.73	\$248.73	\$290.92
51	\$148.28	\$184.62	\$203.89	\$220.93	\$242.11	\$258.74	\$302.64
52	\$154.04	\$191.75	\$211.75	\$229.45	\$251.46	\$268.77	\$314.34
53	\$159.78	\$198.89	\$219.60	\$238.03	\$260.87	\$278.78	\$326.05
54	\$165.53	\$206.06	\$227.45	\$246.57	\$270.24	\$288.82	\$337.78
55	\$171.26	\$213.19	\$235.33	\$255.15	\$279.60	\$298.84	\$349.51
56	\$180.46	\$224.65	\$247.98	\$268.86	\$294.62	\$314.90	\$368.29
57	\$189.67	\$236.12	\$260.63	\$282.57	\$309.67	\$330.96	\$387.08
58	\$198.87	\$247.60	\$273.29	\$296.27	\$324.71	\$347.02	\$405.87
59	\$208.06	\$259.05	\$285.93	\$310.00	\$339.74	\$363.09	\$424.66
60	\$217.27	\$270.53	\$298.59	\$323.70	\$354.75	\$379.14	\$443.45
61	\$234.24	\$291.62	\$321.96	\$348.98	\$382.44	\$408.73	\$478.06
62	\$251.20	\$312.71	\$345.37	\$374.25	\$410.13	\$438.32	\$512.65
63	\$268.15	\$333.85	\$368.77	\$399.51	\$437.82	\$467.91	\$547.27
64	\$285.14	\$354.94	\$392.15	\$424.76	\$465.50	\$497.49	\$581.88
65	\$302.08	\$376.02	\$415.55	\$450.01	\$493.18	\$527.06	\$616.46
66	\$332.54	\$413.99	\$457.30	\$495.40	\$542.91	\$580.22	\$678.63
67	\$362.99	\$451.88	\$499.07	\$540.81	\$592.65	\$633.40	\$740.84
68	\$393.49	\$489.83	\$540.82	\$586.19	\$642.39	\$686.58	\$803.03
69	\$423.94	\$527.76	\$582.60	\$631.61	\$692.16	\$739.74	\$865.20
70	\$454.40	\$565.70	\$624.38	\$676.96	\$741.89	\$792.90	\$927.37
71	\$511.65	\$636.95	\$703.02	\$762.23	\$835.33	\$892.73	\$1,044.15
72	\$568.88	\$708.16	\$781.67	\$847.50	\$928.75	\$992.62	\$1,160.93
73	\$626.09	\$779.39	\$860.31	\$932.75	\$1,022.16	\$1,092.45	\$1,277.72
74	\$683.31	\$850.65	\$938.96	\$1,017.98	\$1,115.59	\$1,192.30	\$1,394.52
75	\$740.51	\$921.89	\$1,017.60	\$1,103.23	\$1,209.03	\$1,292.13	\$1,511.27
76	\$827.69	\$1,030.38	\$1,137.11	\$1,233.09	\$1,351.33	\$1,444.23	\$1,689.17
77	\$914.84	\$1,138.91	\$1,256.64	\$1,362.97	\$1,493.67	\$1,596.35	\$1,867.06
78	\$1,002.02	\$1,247.42	\$1,376.17	\$1,492.82	\$1,635.97	\$1,748.43	\$2,044.97
79	\$1,089.18	\$1,355.97	\$1,495.70	\$1,622.69	\$1,778.29	\$1,900.55	\$2,222.85
80	\$1,176.37	\$1,464.47	\$1,615.20	\$1,752.55	\$1,920.60	\$2,052.65	\$2,400.73
81	\$1,317.55	\$1,640.22	\$1,809.03	\$1,962.84	\$2,151.05	\$2,298.97	\$2,688.84
82	\$1,458.69	\$1,815.92	\$2,002.88	\$2,173.16	\$2,381.54	\$2,545.27	\$2,976.93
83	\$1,599.87	\$1,991.66	\$2,196.72	\$2,383.46	\$2,612.01	\$2,791.57	\$3,265.01
84	\$1,741.03	\$2,167.40	\$2,390.55	\$2,593.75	\$2,842.48	\$3,037.91	\$3,553.11
85	\$1,882.18	\$2,343.13	\$2,584.37	\$2,804.08	\$3,072.95	\$3,284.21	\$3,841.18
86	\$2,145.70	\$2,671.17	\$2,946.18	\$3,196.62	\$3,503.15	\$3,744.01	\$4,378.97
87	\$2,409.19	\$2,999.19	\$3,308.00	\$3,589.20	\$3,933.37	\$4,203.77	\$4,916.72
88	\$2,672.69	\$3,327.22	\$3,669.80	\$3,981.79	\$4,363.60	\$4,663.59	\$5,454.49
89	\$2,936.23	\$3,655.26	\$4,031.61	\$4,374.36	\$4,793.82	\$5,123.36	\$5,992.25
90	\$3,199.72	\$3,983.32	\$4,393.42	\$4,766.91	\$5,224.03	\$5,583.18	\$6,530.05
91	\$3,463.22	\$4,311.35	\$4,755.24	\$5,159.50	\$5,654.22	\$6,042.94	\$7,067.80
92	\$3,726.73	\$4,639.39	\$5,117.01	\$5,552.08	\$6,084.44	\$6,502.76	\$7,605.57
93	\$3,990.24	\$4,967.43	\$5,478.83	\$5,944.65	\$6,514.67	\$6,962.56	\$8,143.33
94	\$4,253.75	\$5,295.49	\$5,840.64	\$6,337.22	\$6,944.89	\$7,422.34	\$8,681.09
95	\$4,517.23	\$5,623.50	\$6,202.45	\$6,729.76	\$7,375.06	\$7,882.13	\$9,218.88
96	\$4,856.04	\$6,045.27	\$6,667.65	\$7,234.51	\$7,928.23	\$8,473.28	\$9,910.28
97	\$5,194.84	\$6,467.04	\$7,132.82	\$7,739.26	\$8,481.35	\$9,064.45	\$10,601.69
98	\$5,533.63	\$6,888.79	\$7,598.02	\$8,243.97	\$9,034.50	\$9,655.61	\$11,293.13
99	\$5,872.41	\$7,310.56	\$8,063.18	\$8,748.69	\$9,587.61	\$10,246.78	\$11,984.51

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$84.11	\$104.72	\$116.41	\$125.31	\$137.35	\$146.78
31	\$85.15	\$106.02	\$117.86	\$126.89	\$139.03	\$148.60
32	\$86.21	\$107.31	\$119.30	\$128.41	\$140.74	\$150.41
33	\$87.25	\$108.59	\$120.75	\$129.96	\$142.43	\$152.22
34	\$88.26	\$109.90	\$122.17	\$131.53	\$144.13	\$154.03
35	\$89.32	\$111.19	\$123.60	\$133.05	\$145.83	\$155.86
36	\$90.36	\$112.48	\$125.02	\$134.61	\$147.51	\$157.67
37	\$91.38	\$113.79	\$126.47	\$136.19	\$149.21	\$159.47
38	\$92.45	\$115.09	\$127.91	\$137.71	\$150.92	\$161.29
39	\$93.47	\$116.37	\$129.36	\$139.26	\$152.61	\$163.11
40	\$94.52	\$117.66	\$130.80	\$140.80	\$154.32	\$164.92
41	\$96.39	\$119.98	\$133.36	\$143.60	\$157.36	\$168.19
42	\$98.27	\$122.31	\$135.93	\$146.38	\$160.44	\$171.45
43	\$100.14	\$124.66	\$138.53	\$149.18	\$163.49	\$174.74
44	\$102.02	\$126.99	\$141.09	\$151.97	\$166.54	\$177.98
45	\$103.87	\$129.32	\$143.67	\$154.76	\$169.59	\$181.26
46	\$106.64	\$132.72	\$147.40	\$158.83	\$174.06	\$186.03
47	\$109.34	\$136.14	\$151.14	\$162.93	\$178.54	\$190.80
48	\$112.08	\$139.55	\$154.89	\$166.99	\$183.00	\$195.59
49	\$114.83	\$142.95	\$158.63	\$171.06	\$187.47	\$200.36
50	\$117.58	\$146.35	\$162.40	\$175.14	\$191.95	\$205.12
51	\$122.63	\$152.67	\$169.46	\$182.71	\$200.21	\$213.98
52	\$127.72	\$158.99	\$176.50	\$190.25	\$208.51	\$222.85
53	\$132.78	\$165.31	\$183.56	\$197.83	\$216.81	\$231.70
54	\$137.86	\$171.64	\$190.62	\$205.40	\$225.10	\$240.56
55	\$141.13	\$175.71	\$195.17	\$210.28	\$230.42	\$246.25
56	\$150.81	\$187.74	\$208.38	\$224.68	\$246.22	\$263.16
57	\$160.47	\$199.78	\$221.57	\$239.08	\$262.00	\$280.04
58	\$170.16	\$211.81	\$234.77	\$253.48	\$277.78	\$296.89
59	\$179.82	\$223.85	\$247.99	\$267.88	\$293.59	\$313.77
60	\$189.50	\$235.88	\$261.18	\$282.31	\$309.37	\$330.64
61	\$210.85	\$262.48	\$290.86	\$314.11	\$344.26	\$367.92
62	\$232.22	\$289.09	\$320.54	\$345.95	\$379.14	\$405.21
63	\$253.59	\$315.70	\$350.19	\$377.77	\$414.02	\$442.47
64	\$274.94	\$342.27	\$379.87	\$409.62	\$448.91	\$479.75
65	\$290.61	\$361.78	\$401.69	\$432.97	\$474.49	\$507.11
66	\$331.80	\$413.05	\$458.17	\$494.31	\$541.71	\$578.97
67	\$372.96	\$464.31	\$514.68	\$555.65	\$608.93	\$650.82
68	\$414.15	\$515.56	\$571.19	\$617.00	\$676.15	\$722.65
69	\$455.34	\$566.85	\$627.67	\$678.34	\$743.39	\$794.50
70	\$496.49	\$618.10	\$684.18	\$739.69	\$810.64	\$866.36
71	\$577.53	\$718.98	\$795.61	\$860.42	\$942.94	\$1,007.74
72	\$658.59	\$819.84	\$907.06	\$981.14	\$1,075.22	\$1,149.15
73	\$739.60	\$920.71	\$1,018.48	\$1,101.85	\$1,207.51	\$1,290.54
74	\$820.63	\$1,021.59	\$1,129.91	\$1,222.58	\$1,339.80	\$1,431.91
75	\$860.40	\$1,071.12	\$1,184.53	\$1,281.84	\$1,404.75	\$1,501.33
76	\$989.19	\$1,231.46	\$1,361.08	\$1,473.74	\$1,615.04	\$1,726.05
77	\$1,118.01	\$1,391.81	\$1,537.63	\$1,665.59	\$1,825.29	\$1,950.81
78	\$1,246.79	\$1,552.14	\$1,714.16	\$1,857.45	\$2,035.59	\$2,175.53
79	\$1,375.59	\$1,712.47	\$1,890.72	\$2,049.35	\$2,245.88	\$2,400.26
80	\$1,504.39	\$1,872.82	\$2,067.27	\$2,241.23	\$2,456.13	\$2,625.01
81	\$1,684.92	\$2,097.53	\$2,315.32	\$2,510.18	\$2,750.89	\$2,940.01
82	\$1,865.43	\$2,322.29	\$2,563.41	\$2,779.14	\$3,045.63	\$3,255.00
83	\$2,045.96	\$2,547.03	\$2,811.48	\$3,048.06	\$3,340.34	\$3,570.00
84	\$2,226.51	\$2,771.76	\$3,059.56	\$3,317.02	\$3,635.10	\$3,885.01
85	\$2,407.02	\$2,996.50	\$3,307.63	\$3,585.96	\$3,929.83	\$4,200.01
86	\$2,743.99	\$3,416.00	\$3,770.71	\$4,088.00	\$4,480.00	\$4,788.01
87	\$3,081.00	\$3,835.53	\$4,233.77	\$4,590.06	\$5,030.18	\$5,376.00
88	\$3,417.97	\$4,255.02	\$4,696.82	\$5,092.08	\$5,580.35	\$5,964.01
89	\$3,754.95	\$4,674.52	\$5,159.90	\$5,594.10	\$6,130.54	\$6,552.00
90	\$4,091.94	\$5,094.06	\$5,622.96	\$6,096.14	\$6,680.71	\$7,140.01
91	\$4,428.91	\$5,513.55	\$6,086.03	\$6,598.19	\$7,230.89	\$7,728.02
92	\$4,765.90	\$5,933.06	\$6,549.10	\$7,100.22	\$7,781.06	\$8,316.02
93	\$5,102.89	\$6,352.56	\$7,012.19	\$7,602.25	\$8,331.25	\$8,904.02
94	\$5,439.85	\$6,772.08	\$7,475.24	\$8,104.29	\$8,881.41	\$9,492.01
95	\$5,776.87	\$7,191.58	\$7,938.32	\$8,606.31	\$9,431.58	\$10,080.02
96	\$6,210.10	\$7,730.96	\$8,533.69	\$9,251.79	\$10,138.97	\$10,836.00
97	\$6,643.38	\$8,270.31	\$9,129.08	\$9,897.25	\$10,846.34	\$11,592.02
98	\$7,076.64	\$8,809.70	\$9,724.45	\$10,542.75	\$11,553.70	\$12,348.01
99	\$7,509.90	\$9,349.05	\$10,319.80	\$11,188.22	\$12,261.06	\$13,104.02

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$134.59	\$167.56	\$185.40	\$200.51	\$219.75	\$234.85
31	\$136.25	\$169.62	\$187.72	\$203.01	\$222.45	\$237.76
32	\$137.92	\$171.68	\$189.99	\$205.47	\$225.17	\$240.66
33	\$139.58	\$173.76	\$192.30	\$207.95	\$227.90	\$243.57
34	\$141.23	\$175.85	\$194.55	\$210.43	\$230.61	\$246.48
35	\$142.92	\$177.90	\$196.87	\$212.90	\$233.32	\$249.37
36	\$144.56	\$179.98	\$199.14	\$215.37	\$236.02	\$252.27
37	\$146.25	\$182.06	\$201.44	\$217.87	\$238.74	\$255.16
38	\$147.91	\$184.13	\$203.76	\$220.34	\$241.47	\$258.07
39	\$149.55	\$186.20	\$206.03	\$222.82	\$244.18	\$260.99
40	\$151.22	\$188.25	\$208.32	\$225.30	\$246.91	\$263.90
41	\$155.25	\$193.28	\$213.84	\$231.31	\$253.48	\$270.90
42	\$159.29	\$198.30	\$219.35	\$237.29	\$260.09	\$277.96
43	\$163.35	\$203.33	\$224.86	\$243.35	\$266.67	\$284.98
44	\$167.36	\$208.33	\$230.39	\$249.35	\$273.22	\$292.02
45	\$171.37	\$213.36	\$235.89	\$255.35	\$279.82	\$299.07
46	\$176.90	\$220.16	\$243.44	\$263.49	\$288.78	\$308.61
47	\$182.33	\$226.99	\$251.02	\$271.68	\$297.69	\$318.16
48	\$187.80	\$233.79	\$258.59	\$279.79	\$306.62	\$327.71
49	\$193.28	\$240.62	\$266.15	\$287.96	\$315.55	\$337.27
50	\$198.76	\$247.41	\$273.73	\$296.11	\$324.52	\$346.80
51	\$208.24	\$259.26	\$286.73	\$310.28	\$340.02	\$363.39
52	\$217.80	\$271.10	\$299.74	\$324.42	\$355.52	\$379.98
53	\$227.29	\$282.92	\$312.75	\$338.61	\$371.07	\$396.58
54	\$236.75	\$294.78	\$325.76	\$352.76	\$386.57	\$413.15
55	\$243.16	\$302.73	\$334.47	\$362.30	\$397.02	\$424.29
56	\$259.11	\$322.56	\$356.31	\$386.00	\$423.01	\$452.11
57	\$275.02	\$342.37	\$378.15	\$409.73	\$449.01	\$479.91
58	\$290.96	\$362.19	\$399.99	\$433.44	\$475.00	\$507.68
59	\$306.88	\$382.02	\$421.84	\$457.18	\$501.01	\$535.47
60	\$322.82	\$401.85	\$443.65	\$480.92	\$527.03	\$563.28
61	\$353.14	\$439.59	\$485.52	\$526.06	\$576.55	\$616.17
62	\$383.46	\$477.34	\$527.38	\$571.26	\$626.05	\$669.10
63	\$413.78	\$515.11	\$569.23	\$616.42	\$675.56	\$721.98
64	\$444.10	\$552.87	\$611.10	\$661.63	\$725.08	\$774.91
65	\$465.29	\$579.25	\$640.42	\$693.20	\$759.69	\$811.91
66	\$519.23	\$646.36	\$714.20	\$773.52	\$847.69	\$905.96
67	\$573.10	\$713.46	\$787.97	\$853.81	\$935.70	\$1,000.03
68	\$627.02	\$780.57	\$861.80	\$934.13	\$1,023.68	\$1,094.09
69	\$680.93	\$847.69	\$935.57	\$1,014.42	\$1,111.70	\$1,188.15
70	\$734.83	\$914.80	\$1,009.35	\$1,094.74	\$1,199.72	\$1,282.22
71	\$836.81	\$1,041.76	\$1,149.46	\$1,246.67	\$1,366.22	\$1,460.15
72	\$938.80	\$1,168.70	\$1,289.58	\$1,398.62	\$1,532.71	\$1,638.11
73	\$1,040.79	\$1,295.67	\$1,429.69	\$1,550.55	\$1,699.24	\$1,816.09
74	\$1,142.76	\$1,422.62	\$1,569.80	\$1,702.50	\$1,865.74	\$1,994.01
75	\$1,187.82	\$1,478.68	\$1,631.67	\$1,769.61	\$1,939.27	\$2,072.61
76	\$1,336.86	\$1,664.27	\$1,836.00	\$1,991.68	\$2,182.62	\$2,332.69
77	\$1,485.93	\$1,849.82	\$2,040.31	\$2,213.71	\$2,425.98	\$2,592.78
78	\$1,634.98	\$2,035.38	\$2,244.61	\$2,435.78	\$2,669.37	\$2,852.87
79	\$1,784.02	\$2,220.95	\$2,448.96	\$2,657.84	\$2,912.72	\$3,112.97
80	\$1,933.08	\$2,406.52	\$2,653.27	\$2,879.93	\$3,156.08	\$3,373.06
81	\$2,165.06	\$2,695.27	\$2,971.64	\$3,225.51	\$3,534.81	\$3,777.82
82	\$2,397.05	\$2,984.08	\$3,290.04	\$3,571.10	\$3,913.54	\$4,182.58
83	\$2,629.00	\$3,272.85	\$3,608.45	\$3,916.70	\$4,292.25	\$4,587.35
84	\$2,861.00	\$3,561.62	\$3,926.84	\$4,262.28	\$4,671.00	\$4,992.13
85	\$3,092.95	\$3,850.41	\$4,245.20	\$4,607.87	\$5,049.72	\$5,396.90
86	\$3,525.95	\$4,389.48	\$4,839.57	\$5,252.96	\$5,756.66	\$6,152.46
87	\$3,958.99	\$4,928.54	\$5,433.89	\$5,898.10	\$6,463.64	\$6,908.00
88	\$4,391.99	\$5,467.57	\$6,028.21	\$6,543.19	\$7,170.58	\$7,663.58
89	\$4,825.01	\$6,006.63	\$6,622.54	\$7,188.28	\$7,877.57	\$8,419.14
90	\$5,258.02	\$6,545.72	\$7,216.86	\$7,833.38	\$8,584.55	\$9,174.72
91	\$5,691.04	\$7,084.75	\$7,811.18	\$8,478.49	\$9,291.48	\$9,930.28
92	\$6,124.05	\$7,623.81	\$8,405.54	\$9,123.58	\$9,998.45	\$10,685.83
93	\$6,557.05	\$8,162.88	\$8,999.87	\$9,768.65	\$10,705.42	\$11,441.42
94	\$6,990.05	\$8,701.93	\$9,594.20	\$10,413.79	\$11,412.35	\$12,196.96
95	\$7,423.09	\$9,240.99	\$10,188.53	\$11,058.88	\$12,119.31	\$12,952.51
96	\$7,979.79	\$9,934.06	\$10,952.65	\$11,888.28	\$13,028.28	\$13,923.97
97	\$8,536.56	\$10,627.12	\$11,716.81	\$12,717.71	\$13,937.25	\$14,895.42
98	\$9,093.27	\$11,320.20	\$12,480.96	\$13,547.11	\$14,846.17	\$15,866.85
99	\$9,649.98	\$12,013.29	\$13,245.05	\$14,376.56	\$15,755.13	\$16,838.28

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$183.16	\$227.98	\$251.78	\$272.82	\$299.01	\$319.55
31	\$185.40	\$230.82	\$254.92	\$276.23	\$302.69	\$323.52
32	\$187.66	\$233.62	\$258.01	\$279.58	\$306.41	\$327.46
33	\$189.95	\$236.43	\$261.14	\$282.94	\$310.10	\$331.43
34	\$192.19	\$239.26	\$264.23	\$286.33	\$313.78	\$335.36
35	\$194.45	\$242.06	\$267.35	\$289.69	\$317.48	\$339.34
36	\$196.73	\$244.91	\$270.46	\$293.06	\$321.18	\$343.26
37	\$198.97	\$247.74	\$273.57	\$296.46	\$324.87	\$347.21
38	\$201.24	\$250.55	\$276.66	\$299.82	\$328.59	\$351.15
39	\$203.50	\$253.36	\$279.80	\$303.18	\$332.28	\$355.12
40	\$205.77	\$256.16	\$282.90	\$306.56	\$335.98	\$359.08
41	\$211.22	\$262.93	\$290.33	\$314.69	\$344.83	\$368.55
42	\$216.66	\$269.69	\$297.73	\$322.77	\$353.72	\$378.03
43	\$222.11	\$276.48	\$305.16	\$330.85	\$362.61	\$387.53
44	\$227.53	\$283.25	\$312.61	\$338.98	\$371.46	\$397.01
45	\$232.95	\$290.04	\$320.02	\$347.05	\$380.34	\$406.50
46	\$239.53	\$298.15	\$328.96	\$356.84	\$391.05	\$417.92
47	\$246.08	\$306.33	\$337.94	\$366.62	\$401.74	\$429.36
48	\$252.63	\$314.49	\$346.90	\$376.37	\$412.43	\$440.81
49	\$259.17	\$322.65	\$355.86	\$386.11	\$423.15	\$452.25
50	\$265.74	\$330.79	\$364.83	\$395.88	\$433.87	\$463.66
51	\$276.40	\$344.11	\$379.53	\$411.81	\$451.28	\$482.33
52	\$287.12	\$357.42	\$394.22	\$427.71	\$468.74	\$501.00
53	\$297.82	\$370.73	\$408.92	\$443.70	\$486.23	\$519.66
54	\$308.50	\$384.07	\$423.63	\$459.61	\$503.69	\$538.31
55	\$315.15	\$392.34	\$432.78	\$469.55	\$514.53	\$549.88
56	\$332.18	\$413.52	\$456.06	\$494.85	\$542.29	\$579.58
57	\$349.13	\$434.65	\$479.36	\$520.15	\$570.02	\$609.23
58	\$366.15	\$455.79	\$502.63	\$545.47	\$597.76	\$638.89
59	\$383.13	\$476.98	\$525.94	\$570.78	\$625.51	\$668.54
60	\$400.12	\$498.12	\$549.21	\$596.09	\$653.26	\$698.21
61	\$431.03	\$536.55	\$591.82	\$642.14	\$703.70	\$752.07
62	\$461.94	\$575.02	\$634.40	\$688.16	\$754.14	\$806.00
63	\$492.81	\$613.50	\$676.97	\$734.16	\$804.59	\$859.88
64	\$523.68	\$651.94	\$719.56	\$780.19	\$855.04	\$913.78
65	\$543.92	\$677.13	\$747.51	\$810.34	\$888.07	\$949.10
66	\$598.34	\$744.85	\$822.08	\$891.38	\$976.85	\$1,044.04
67	\$652.71	\$812.56	\$896.65	\$972.40	\$1,065.66	\$1,138.92
68	\$707.10	\$880.27	\$971.22	\$1,053.45	\$1,154.44	\$1,233.84
69	\$761.51	\$947.99	\$1,045.80	\$1,134.46	\$1,243.25	\$1,328.75
70	\$815.88	\$1,015.70	\$1,120.37	\$1,215.51	\$1,332.07	\$1,423.64
71	\$918.09	\$1,142.98	\$1,260.76	\$1,367.80	\$1,498.99	\$1,602.03
72	\$1,020.36	\$1,270.23	\$1,401.16	\$1,520.14	\$1,665.87	\$1,780.39
73	\$1,122.58	\$1,397.48	\$1,541.55	\$1,672.41	\$1,832.77	\$1,958.79
74	\$1,224.81	\$1,524.77	\$1,681.93	\$1,824.72	\$1,999.68	\$2,137.16
75	\$1,266.33	\$1,576.43	\$1,738.96	\$1,886.58	\$2,067.47	\$2,209.62
76	\$1,414.30	\$1,760.67	\$1,941.78	\$2,107.07	\$2,309.11	\$2,467.84
77	\$1,562.32	\$1,944.93	\$2,144.61	\$2,327.51	\$2,550.70	\$2,726.08
78	\$1,710.31	\$2,129.17	\$2,347.40	\$2,547.99	\$2,792.35	\$2,984.32
79	\$1,858.29	\$2,313.41	\$2,550.25	\$2,768.49	\$3,033.97	\$3,242.55
80	\$2,006.29	\$2,497.63	\$2,753.08	\$2,988.95	\$3,275.57	\$3,500.80
81	\$2,247.05	\$2,797.32	\$3,083.43	\$3,347.66	\$3,668.66	\$3,920.87
82	\$2,487.80	\$3,097.08	\$3,413.81	\$3,706.33	\$4,061.72	\$4,340.96
83	\$2,728.57	\$3,396.80	\$3,744.19	\$4,064.98	\$4,454.79	\$4,761.05
84	\$2,969.31	\$3,696.49	\$4,074.55	\$4,423.68	\$4,847.86	\$5,181.16
85	\$3,210.07	\$3,996.21	\$4,404.93	\$4,782.35	\$5,240.92	\$5,601.25
86	\$3,659.47	\$4,555.67	\$5,021.61	\$5,451.86	\$5,974.66	\$6,385.41
87	\$4,108.90	\$5,115.16	\$5,638.32	\$6,121.44	\$6,708.40	\$7,169.59
88	\$4,558.30	\$5,674.61	\$6,254.99	\$6,790.95	\$7,442.12	\$7,953.77
89	\$5,007.73	\$6,234.07	\$6,871.67	\$7,460.47	\$8,175.88	\$8,737.92
90	\$5,457.11	\$6,793.55	\$7,488.38	\$8,130.00	\$8,909.58	\$9,522.10
91	\$5,906.52	\$7,353.02	\$8,105.04	\$8,799.51	\$9,643.31	\$10,306.28
92	\$6,355.94	\$7,912.49	\$8,721.74	\$9,469.03	\$10,377.04	\$11,090.44
93	\$6,805.36	\$8,471.95	\$9,338.46	\$10,138.56	\$11,110.78	\$11,874.65
94	\$7,254.72	\$9,031.42	\$9,955.12	\$10,808.11	\$11,844.51	\$12,658.81
95	\$7,704.19	\$9,590.89	\$10,571.82	\$11,477.63	\$12,578.23	\$13,443.00
96	\$8,281.97	\$10,310.20	\$11,364.70	\$12,338.43	\$13,521.59	\$14,451.21
97	\$8,859.78	\$11,029.52	\$12,157.60	\$13,199.28	\$14,464.96	\$15,459.44
98	\$9,437.59	\$11,748.86	\$12,950.48	\$14,060.10	\$15,408.33	\$16,467.67
99	\$10,015.42	\$12,468.18	\$13,743.36	\$14,920.93	\$16,351.70	\$17,475.89

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$72.78	\$90.63	\$100.78	\$108.46	\$118.86	\$127.02
31	\$73.69	\$91.74	\$102.02	\$109.78	\$120.32	\$128.60
32	\$74.59	\$92.85	\$103.27	\$111.13	\$121.78	\$130.15
33	\$75.48	\$93.97	\$104.49	\$112.45	\$123.24	\$131.72
34	\$76.40	\$95.11	\$105.75	\$113.80	\$124.71	\$133.28
35	\$77.29	\$96.23	\$106.98	\$115.16	\$126.19	\$134.88
36	\$78.18	\$97.34	\$108.24	\$116.48	\$127.66	\$136.43
37	\$79.08	\$98.45	\$109.51	\$117.83	\$129.13	\$138.01
38	\$80.00	\$99.56	\$110.73	\$119.19	\$130.60	\$139.57
39	\$80.91	\$100.70	\$112.00	\$120.50	\$132.06	\$141.14
40	\$81.78	\$101.83	\$113.23	\$121.85	\$133.52	\$142.72
41	\$83.42	\$103.82	\$115.50	\$124.26	\$136.19	\$145.55
42	\$85.03	\$105.86	\$117.78	\$126.66	\$138.83	\$148.36
43	\$86.66	\$107.86	\$120.04	\$129.08	\$141.47	\$151.20
44	\$88.26	\$109.88	\$122.31	\$131.50	\$144.12	\$154.02
45	\$89.88	\$111.89	\$124.60	\$133.91	\$146.77	\$156.86
46	\$92.26	\$114.83	\$127.83	\$137.44	\$150.59	\$160.95
47	\$94.60	\$117.78	\$131.06	\$140.95	\$154.46	\$165.08
48	\$96.96	\$120.71	\$134.30	\$144.45	\$158.30	\$169.19
49	\$99.33	\$123.63	\$137.53	\$148.00	\$162.18	\$173.30
50	\$101.70	\$126.58	\$140.75	\$151.50	\$166.04	\$177.43
51	\$106.09	\$132.06	\$146.83	\$158.03	\$173.17	\$185.09
52	\$110.46	\$137.48	\$152.87	\$164.57	\$180.34	\$192.73
53	\$114.84	\$142.96	\$158.94	\$171.10	\$187.50	\$200.38
54	\$119.21	\$148.43	\$164.98	\$177.62	\$194.66	\$208.03
55	\$121.94	\$151.82	\$168.73	\$181.66	\$199.08	\$212.78
56	\$130.28	\$162.15	\$180.15	\$194.06	\$212.66	\$227.28
57	\$138.57	\$172.53	\$191.55	\$206.45	\$226.24	\$241.80
58	\$146.89	\$182.88	\$202.97	\$218.85	\$239.82	\$256.31
59	\$155.23	\$193.21	\$214.36	\$231.23	\$253.40	\$270.85
60	\$163.51	\$203.60	\$225.78	\$243.64	\$266.98	\$285.35
61	\$182.11	\$226.72	\$251.58	\$271.34	\$297.36	\$317.80
62	\$200.72	\$249.88	\$277.38	\$299.04	\$327.71	\$350.25
63	\$219.32	\$273.06	\$303.19	\$326.77	\$358.10	\$382.70
64	\$237.92	\$296.20	\$328.98	\$354.46	\$388.45	\$415.15
65	\$251.26	\$312.78	\$347.50	\$374.33	\$410.20	\$438.41
66	\$287.01	\$357.30	\$396.50	\$427.59	\$468.57	\$500.79
67	\$322.74	\$401.81	\$445.54	\$480.85	\$526.94	\$563.17
68	\$358.50	\$446.29	\$494.55	\$534.10	\$585.30	\$625.55
69	\$394.25	\$490.81	\$543.58	\$587.35	\$643.68	\$687.92
70	\$429.99	\$535.29	\$592.58	\$640.64	\$702.05	\$750.33
71	\$500.35	\$622.86	\$689.33	\$745.39	\$816.87	\$873.03
72	\$570.66	\$710.40	\$786.10	\$850.15	\$931.67	\$995.73
73	\$640.97	\$797.97	\$882.88	\$954.91	\$1,046.50	\$1,118.46
74	\$711.30	\$885.49	\$979.64	\$1,059.67	\$1,161.31	\$1,241.16
75	\$754.30	\$939.02	\$1,038.78	\$1,123.76	\$1,231.52	\$1,316.17
76	\$867.44	\$1,079.89	\$1,193.95	\$1,292.31	\$1,416.23	\$1,513.60
77	\$980.61	\$1,220.73	\$1,349.15	\$1,460.89	\$1,600.98	\$1,711.05
78	\$1,093.75	\$1,361.61	\$1,504.35	\$1,629.48	\$1,785.72	\$1,908.48
79	\$1,206.89	\$1,502.50	\$1,659.52	\$1,798.05	\$1,970.44	\$2,105.92
80	\$1,320.06	\$1,643.34	\$1,814.71	\$1,966.61	\$2,155.21	\$2,303.38
81	\$1,478.46	\$1,840.53	\$2,032.50	\$2,202.62	\$2,413.81	\$2,579.77
82	\$1,636.87	\$2,037.76	\$2,250.24	\$2,438.61	\$2,672.44	\$2,856.18
83	\$1,795.28	\$2,234.93	\$2,468.02	\$2,674.61	\$2,931.07	\$3,132.60
84	\$1,953.68	\$2,432.14	\$2,685.79	\$2,910.59	\$3,189.72	\$3,408.99
85	\$2,112.09	\$2,629.36	\$2,903.54	\$3,146.59	\$3,448.31	\$3,685.38
86	\$2,407.79	\$2,997.45	\$3,310.05	\$3,587.13	\$3,931.09	\$4,201.35
87	\$2,703.49	\$3,365.57	\$3,716.55	\$4,027.65	\$4,413.84	\$4,717.31
88	\$2,999.20	\$3,733.66	\$4,123.06	\$4,468.17	\$4,896.63	\$5,233.27
89	\$3,294.86	\$4,101.78	\$4,529.54	\$4,908.70	\$5,379.37	\$5,749.22
90	\$3,590.57	\$4,469.89	\$4,936.04	\$5,349.21	\$5,862.16	\$6,265.17
91	\$3,886.26	\$4,838.01	\$5,342.54	\$5,789.74	\$6,344.91	\$6,781.14
92	\$4,181.97	\$5,206.13	\$5,749.05	\$6,230.25	\$6,827.67	\$7,297.10
93	\$4,477.66	\$5,574.21	\$6,155.53	\$6,670.79	\$7,310.44	\$7,813.02
94	\$4,773.33	\$5,942.33	\$6,562.04	\$7,111.31	\$7,793.22	\$8,328.99
95	\$5,069.03	\$6,310.42	\$6,968.52	\$7,551.85	\$8,275.96	\$8,844.94
96	\$5,449.20	\$6,783.71	\$7,491.18	\$8,118.21	\$8,896.66	\$9,508.31
97	\$5,829.39	\$7,257.01	\$8,013.80	\$8,684.61	\$9,517.37	\$10,171.69
98	\$6,209.56	\$7,730.27	\$8,536.44	\$9,250.99	\$10,138.05	\$10,835.05
99	\$6,589.75	\$8,203.55	\$9,059.10	\$9,817.39	\$10,758.77	\$11,498.44

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$116.47	\$144.99	\$160.50	\$173.52	\$190.16	\$203.21
31	\$117.88	\$146.79	\$162.49	\$175.66	\$192.52	\$205.73
32	\$119.32	\$148.57	\$164.47	\$177.79	\$194.85	\$208.23
33	\$120.78	\$150.36	\$166.44	\$179.93	\$197.19	\$210.73
34	\$122.24	\$152.15	\$168.42	\$182.09	\$199.56	\$213.25
35	\$123.65	\$153.94	\$170.42	\$184.26	\$201.91	\$215.79
36	\$125.12	\$155.73	\$172.40	\$186.39	\$204.25	\$218.28
37	\$126.53	\$157.54	\$174.40	\$188.52	\$206.59	\$220.79
38	\$128.00	\$159.32	\$176.37	\$190.67	\$208.96	\$223.30
39	\$129.45	\$161.16	\$178.37	\$192.81	\$211.30	\$225.81
40	\$130.88	\$162.92	\$180.33	\$194.95	\$213.65	\$228.38
41	\$134.35	\$167.23	\$185.15	\$200.12	\$219.35	\$234.41
42	\$137.81	\$171.57	\$189.99	\$205.29	\$225.00	\$240.48
43	\$141.30	\$175.88	\$194.80	\$210.48	\$230.71	\$246.53
44	\$144.73	\$180.24	\$199.60	\$215.65	\$236.34	\$252.59
45	\$148.25	\$184.53	\$204.43	\$220.84	\$242.01	\$258.68
46	\$153.00	\$190.46	\$210.88	\$227.92	\$249.77	\$266.94
47	\$157.75	\$196.39	\$217.38	\$235.01	\$257.55	\$275.25
48	\$162.50	\$202.28	\$223.85	\$242.11	\$265.28	\$283.54
49	\$167.27	\$208.21	\$230.33	\$249.17	\$273.07	\$291.82
50	\$172.01	\$214.12	\$236.77	\$256.25	\$280.86	\$300.13
51	\$180.21	\$224.34	\$248.00	\$268.46	\$294.21	\$314.45
52	\$188.42	\$234.52	\$259.21	\$280.67	\$307.62	\$328.74
53	\$196.57	\$244.74	\$270.45	\$292.88	\$320.99	\$343.05
54	\$204.80	\$254.95	\$281.65	\$305.10	\$334.35	\$357.34
55	\$210.12	\$261.58	\$288.93	\$313.04	\$343.05	\$366.64
56	\$223.90	\$278.71	\$307.87	\$333.56	\$365.53	\$390.67
57	\$237.65	\$295.87	\$326.82	\$354.07	\$388.02	\$414.70
58	\$251.44	\$313.03	\$345.77	\$374.60	\$410.52	\$438.75
59	\$265.23	\$330.14	\$364.69	\$395.10	\$433.00	\$462.75
60	\$278.96	\$347.31	\$383.66	\$415.62	\$455.49	\$486.79
61	\$305.28	\$380.05	\$419.96	\$454.88	\$498.46	\$532.72
62	\$331.61	\$412.82	\$456.28	\$494.04	\$541.42	\$578.65
63	\$357.95	\$445.60	\$492.64	\$533.27	\$584.40	\$624.55
64	\$384.24	\$478.37	\$528.96	\$572.47	\$627.35	\$670.48
65	\$402.13	\$500.61	\$553.68	\$599.11	\$656.55	\$701.68
66	\$448.90	\$558.83	\$617.79	\$668.78	\$732.89	\$783.29
67	\$495.66	\$617.06	\$681.90	\$738.43	\$809.25	\$864.91
68	\$542.42	\$675.28	\$746.01	\$808.10	\$885.61	\$946.47
69	\$589.18	\$733.48	\$810.14	\$877.76	\$961.96	\$1,028.08
70	\$635.96	\$791.69	\$874.23	\$947.44	\$1,038.30	\$1,109.70
71	\$724.49	\$901.89	\$995.79	\$1,079.32	\$1,182.82	\$1,264.12
72	\$812.99	\$1,012.08	\$1,117.37	\$1,211.19	\$1,327.31	\$1,418.57
73	\$901.49	\$1,122.27	\$1,238.94	\$1,343.02	\$1,471.82	\$1,573.01
74	\$990.00	\$1,232.43	\$1,360.51	\$1,474.87	\$1,616.31	\$1,727.44
75	\$1,040.82	\$1,295.69	\$1,430.29	\$1,550.59	\$1,699.26	\$1,816.08
76	\$1,171.77	\$1,458.75	\$1,609.84	\$1,745.70	\$1,913.10	\$2,044.63
77	\$1,302.78	\$1,621.81	\$1,789.44	\$1,940.87	\$2,126.94	\$2,273.18
78	\$1,433.75	\$1,784.86	\$1,968.99	\$2,135.99	\$2,340.82	\$2,501.74
79	\$1,564.73	\$1,947.97	\$2,148.60	\$2,331.13	\$2,554.65	\$2,730.29
80	\$1,695.71	\$2,111.00	\$2,328.16	\$2,526.26	\$2,768.50	\$2,958.86
81	\$1,899.20	\$2,364.31	\$2,607.54	\$2,829.43	\$3,100.73	\$3,313.90
82	\$2,102.68	\$2,617.66	\$2,886.94	\$3,132.58	\$3,432.96	\$3,668.96
83	\$2,306.16	\$2,870.92	\$3,166.32	\$3,435.74	\$3,765.17	\$4,024.05
84	\$2,509.66	\$3,124.27	\$3,445.69	\$3,738.87	\$4,097.41	\$4,379.11
85	\$2,713.14	\$3,377.60	\$3,725.07	\$4,042.02	\$4,429.62	\$4,734.15
86	\$3,092.99	\$3,850.44	\$4,246.59	\$4,607.93	\$5,049.77	\$5,396.95
87	\$3,472.82	\$4,323.33	\$4,768.09	\$5,173.81	\$5,669.90	\$6,059.73
88	\$3,852.67	\$4,796.20	\$5,289.60	\$5,739.70	\$6,290.09	\$6,722.51
89	\$4,232.50	\$5,269.02	\$5,811.12	\$6,305.57	\$6,910.21	\$7,385.30
90	\$4,612.35	\$5,741.91	\$6,332.62	\$6,871.44	\$7,530.37	\$8,048.08
91	\$4,992.20	\$6,214.76	\$6,854.12	\$7,437.34	\$8,150.51	\$8,710.88
92	\$5,372.03	\$6,687.65	\$7,375.66	\$8,003.20	\$8,770.64	\$9,373.66
93	\$5,751.86	\$7,160.48	\$7,897.15	\$8,569.11	\$9,390.81	\$10,036.40
94	\$6,131.71	\$7,633.34	\$8,418.66	\$9,135.00	\$10,010.94	\$10,699.19
95	\$6,511.55	\$8,106.22	\$8,940.17	\$9,700.90	\$10,631.11	\$11,361.98
96	\$6,999.92	\$8,714.18	\$9,610.69	\$10,428.45	\$11,428.46	\$12,214.13
97	\$7,488.28	\$9,322.14	\$10,281.22	\$11,156.01	\$12,225.76	\$13,066.31
98	\$7,976.64	\$9,930.11	\$10,951.71	\$11,883.57	\$13,023.08	\$13,918.43
99	\$8,465.01	\$10,538.07	\$11,622.24	\$12,611.14	\$13,820.43	\$14,770.57

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$158.48	\$197.31	\$218.07	\$236.12	\$258.78	\$276.57
31	\$160.45	\$199.76	\$220.79	\$239.06	\$261.96	\$279.98
32	\$162.39	\$202.19	\$223.47	\$241.97	\$265.17	\$283.39
33	\$164.35	\$204.60	\$226.16	\$244.88	\$268.34	\$286.80
34	\$166.36	\$207.06	\$228.84	\$247.78	\$271.55	\$290.24
35	\$168.27	\$209.50	\$231.55	\$250.73	\$274.74	\$293.66
36	\$170.25	\$211.95	\$234.25	\$253.63	\$277.94	\$297.06
37	\$172.20	\$214.38	\$236.96	\$256.56	\$281.15	\$300.49
38	\$174.18	\$216.81	\$239.64	\$259.49	\$284.36	\$303.90
39	\$176.14	\$219.28	\$242.38	\$262.39	\$287.57	\$307.30
40	\$178.08	\$221.70	\$245.07	\$265.30	\$290.75	\$310.76
41	\$182.81	\$227.56	\$251.51	\$272.35	\$298.47	\$318.97
42	\$187.52	\$233.45	\$257.97	\$279.36	\$306.16	\$327.20
43	\$192.25	\$239.31	\$264.44	\$286.42	\$313.90	\$335.47
44	\$196.95	\$245.22	\$270.93	\$293.44	\$321.60	\$343.71
45	\$201.68	\$251.07	\$277.39	\$300.47	\$329.32	\$351.93
46	\$207.35	\$258.10	\$285.09	\$308.87	\$338.49	\$361.75
47	\$212.98	\$265.12	\$292.82	\$317.26	\$347.71	\$371.58
48	\$218.58	\$272.11	\$300.52	\$325.65	\$356.86	\$381.41
49	\$224.24	\$279.14	\$308.24	\$334.05	\$366.08	\$391.23
50	\$229.87	\$286.13	\$315.93	\$342.45	\$375.27	\$401.05
51	\$239.13	\$297.71	\$328.67	\$356.25	\$390.42	\$417.25
52	\$248.39	\$309.22	\$341.40	\$370.08	\$405.57	\$433.43
53	\$257.67	\$320.79	\$354.13	\$383.89	\$420.72	\$449.63
54	\$266.94	\$332.32	\$366.87	\$397.72	\$435.85	\$465.81
55	\$272.48	\$339.25	\$374.47	\$405.97	\$444.90	\$475.49
56	\$287.18	\$357.51	\$394.58	\$427.83	\$468.85	\$501.08
57	\$301.84	\$375.77	\$414.68	\$449.69	\$492.80	\$526.68
58	\$316.50	\$394.04	\$434.80	\$471.55	\$516.76	\$552.29
59	\$331.19	\$412.29	\$454.89	\$493.40	\$540.73	\$577.90
60	\$345.84	\$430.59	\$474.97	\$515.27	\$564.68	\$603.49
61	\$372.65	\$463.92	\$511.98	\$555.22	\$608.48	\$650.28
62	\$399.50	\$497.32	\$549.00	\$595.15	\$652.22	\$697.08
63	\$426.30	\$530.74	\$586.01	\$635.12	\$696.01	\$743.85
64	\$453.12	\$564.12	\$622.99	\$675.08	\$739.80	\$790.66
65	\$470.09	\$585.20	\$646.43	\$700.35	\$767.48	\$820.24
66	\$517.32	\$644.01	\$711.15	\$770.70	\$844.58	\$902.64
67	\$564.51	\$702.78	\$775.89	\$841.03	\$921.69	\$985.05
68	\$611.73	\$761.56	\$840.59	\$911.38	\$998.76	\$1,067.43
69	\$658.97	\$820.36	\$905.29	\$981.71	\$1,075.87	\$1,149.81
70	\$706.17	\$879.11	\$969.99	\$1,052.09	\$1,152.97	\$1,232.25
71	\$794.91	\$989.54	\$1,091.83	\$1,184.24	\$1,297.79	\$1,387.01
72	\$883.60	\$1,099.97	\$1,213.69	\$1,316.40	\$1,442.60	\$1,541.77
73	\$972.28	\$1,210.43	\$1,335.51	\$1,448.51	\$1,587.44	\$1,696.59
74	\$1,061.01	\$1,320.85	\$1,457.34	\$1,580.67	\$1,732.26	\$1,851.36
75	\$1,109.52	\$1,381.22	\$1,523.98	\$1,652.96	\$1,811.44	\$1,935.99
76	\$1,239.57	\$1,543.15	\$1,702.26	\$1,846.71	\$2,023.81	\$2,162.95
77	\$1,369.68	\$1,705.07	\$1,880.57	\$2,040.52	\$2,236.16	\$2,389.91
78	\$1,499.72	\$1,867.01	\$2,058.86	\$2,234.29	\$2,448.53	\$2,616.86
79	\$1,629.78	\$2,028.94	\$2,237.15	\$2,428.08	\$2,660.86	\$2,843.81
80	\$1,759.86	\$2,190.86	\$2,415.45	\$2,621.84	\$2,873.27	\$3,070.77
81	\$1,971.05	\$2,453.77	\$2,705.31	\$2,936.47	\$3,218.05	\$3,439.28
82	\$2,182.24	\$2,716.69	\$2,995.15	\$3,251.11	\$3,562.84	\$3,807.78
83	\$2,393.41	\$2,979.54	\$3,285.01	\$3,565.73	\$3,907.62	\$4,176.28
84	\$2,604.61	\$3,242.48	\$3,574.87	\$3,880.33	\$4,252.44	\$4,544.79
85	\$2,815.79	\$3,505.38	\$3,864.72	\$4,194.95	\$4,597.20	\$4,913.26
86	\$3,210.00	\$3,996.14	\$4,405.80	\$4,782.27	\$5,240.83	\$5,601.13
87	\$3,604.21	\$4,486.90	\$4,946.84	\$5,369.55	\$5,884.42	\$6,288.99
88	\$3,998.45	\$4,977.64	\$5,487.92	\$5,956.86	\$6,528.07	\$6,976.87
89	\$4,392.63	\$5,468.40	\$6,028.98	\$6,544.17	\$7,171.65	\$7,664.74
90	\$4,786.84	\$5,959.14	\$6,570.04	\$7,131.42	\$7,815.27	\$8,352.57
91	\$5,181.06	\$6,449.91	\$7,111.11	\$7,718.73	\$8,458.87	\$9,040.44
92	\$5,575.28	\$6,940.67	\$7,652.16	\$8,306.00	\$9,102.47	\$9,728.30
93	\$5,969.49	\$7,431.39	\$8,193.24	\$8,893.32	\$9,746.08	\$10,416.14
94	\$6,363.69	\$7,922.15	\$8,734.29	\$9,480.61	\$10,389.72	\$11,104.02
95	\$6,757.89	\$8,412.91	\$9,275.34	\$10,067.91	\$11,033.32	\$11,791.84
96	\$7,264.74	\$9,043.86	\$9,971.01	\$10,823.00	\$11,860.82	\$12,676.24
97	\$7,771.59	\$9,674.85	\$10,666.65	\$11,578.08	\$12,688.33	\$13,560.64
98	\$8,278.43	\$10,305.81	\$11,362.31	\$12,333.20	\$13,515.82	\$14,445.03
99	\$8,785.27	\$10,936.79	\$12,057.96	\$13,088.28	\$14,343.30	\$15,329.43

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$61.83	\$76.97	\$85.89	\$92.12	\$100.94	\$107.86
31	\$62.60	\$77.91	\$86.98	\$93.25	\$102.17	\$109.21
32	\$63.34	\$78.89	\$88.04	\$94.39	\$103.43	\$110.55
33	\$64.12	\$79.83	\$89.09	\$95.52	\$104.69	\$111.88
34	\$64.89	\$80.76	\$90.16	\$96.67	\$105.92	\$113.20
35	\$65.64	\$81.72	\$91.24	\$97.81	\$107.19	\$114.55
36	\$66.42	\$82.66	\$92.28	\$98.95	\$108.43	\$115.87
37	\$67.17	\$83.61	\$93.35	\$100.08	\$109.68	\$117.21
38	\$67.94	\$84.58	\$94.40	\$101.23	\$110.92	\$118.55
39	\$68.71	\$85.53	\$95.46	\$102.33	\$112.18	\$119.87
40	\$69.47	\$86.48	\$96.51	\$103.48	\$113.40	\$121.22
41	\$70.88	\$88.23	\$98.43	\$105.58	\$115.71	\$123.68
42	\$72.28	\$89.97	\$100.37	\$107.67	\$118.00	\$126.11
43	\$73.69	\$91.74	\$102.26	\$109.76	\$120.30	\$128.57
44	\$75.08	\$93.47	\$104.19	\$111.86	\$122.60	\$131.01
45	\$76.49	\$95.23	\$106.09	\$113.94	\$124.87	\$133.49
46	\$78.45	\$97.67	\$108.76	\$116.90	\$128.08	\$136.91
47	\$80.45	\$100.14	\$111.43	\$119.83	\$131.32	\$140.34
48	\$82.39	\$102.57	\$114.11	\$122.76	\$134.53	\$143.75
49	\$84.37	\$105.02	\$116.77	\$125.70	\$137.74	\$147.20
50	\$86.32	\$107.46	\$119.48	\$128.62	\$140.95	\$150.65
51	\$90.03	\$112.08	\$124.62	\$134.16	\$147.01	\$157.11
52	\$93.75	\$116.71	\$129.77	\$139.69	\$153.08	\$163.59
53	\$97.49	\$121.35	\$134.94	\$145.23	\$159.12	\$170.09
54	\$101.17	\$125.97	\$140.11	\$150.76	\$165.21	\$176.57
55	\$102.61	\$127.74	\$142.07	\$152.87	\$167.53	\$179.04
56	\$109.60	\$136.43	\$151.69	\$163.29	\$178.95	\$191.24
57	\$116.60	\$145.16	\$161.29	\$173.69	\$190.35	\$203.46
58	\$123.60	\$153.86	\$170.90	\$184.12	\$201.77	\$215.64
59	\$130.56	\$162.55	\$180.47	\$194.54	\$213.19	\$227.84
60	\$137.57	\$171.27	\$190.08	\$204.96	\$224.61	\$240.07
61	\$153.33	\$190.87	\$211.95	\$228.43	\$250.33	\$267.53
62	\$169.08	\$210.49	\$233.81	\$251.91	\$276.05	\$295.03
63	\$184.86	\$230.11	\$255.70	\$275.38	\$301.79	\$322.52
64	\$200.59	\$249.72	\$277.58	\$298.86	\$327.50	\$350.03
65	\$213.12	\$265.33	\$294.98	\$317.52	\$347.98	\$371.88
66	\$243.57	\$303.21	\$336.79	\$362.87	\$397.66	\$425.02
67	\$274.00	\$341.10	\$378.60	\$408.23	\$447.36	\$478.14
68	\$304.46	\$379.02	\$420.41	\$453.56	\$497.08	\$531.24
69	\$334.92	\$416.93	\$462.22	\$498.96	\$546.76	\$584.35
70	\$365.35	\$454.80	\$504.01	\$544.29	\$596.47	\$637.48
71	\$425.27	\$529.40	\$586.46	\$633.56	\$694.29	\$742.03
72	\$485.16	\$604.00	\$668.90	\$722.83	\$792.13	\$846.59
73	\$545.09	\$678.59	\$751.36	\$812.11	\$889.98	\$951.15
74	\$605.03	\$753.20	\$833.81	\$901.38	\$987.80	\$1,055.71
75	\$644.81	\$802.71	\$888.48	\$960.63	\$1,052.74	\$1,125.09
76	\$741.83	\$923.48	\$1,021.59	\$1,105.16	\$1,211.14	\$1,294.39
77	\$838.86	\$1,044.27	\$1,154.70	\$1,249.69	\$1,369.52	\$1,463.67
78	\$935.85	\$1,165.04	\$1,287.81	\$1,394.24	\$1,527.94	\$1,632.97
79	\$1,032.87	\$1,285.83	\$1,420.95	\$1,538.76	\$1,686.34	\$1,802.26
80	\$1,129.89	\$1,406.60	\$1,554.03	\$1,683.31	\$1,844.71	\$1,971.55
81	\$1,265.48	\$1,575.39	\$1,740.52	\$1,885.33	\$2,066.11	\$2,208.14
82	\$1,401.07	\$1,744.19	\$1,927.02	\$2,087.31	\$2,287.46	\$2,444.72
83	\$1,536.65	\$1,912.97	\$2,113.49	\$2,289.32	\$2,508.83	\$2,681.31
84	\$1,672.25	\$2,081.77	\$2,299.99	\$2,491.30	\$2,730.20	\$2,917.90
85	\$1,807.84	\$2,250.56	\$2,486.47	\$2,693.31	\$2,951.56	\$3,154.47
86	\$2,060.92	\$2,565.64	\$2,834.57	\$3,070.37	\$3,364.79	\$3,596.08
87	\$2,314.04	\$2,880.73	\$3,182.66	\$3,447.43	\$3,777.99	\$4,037.74
88	\$2,567.13	\$3,195.80	\$3,530.78	\$3,824.47	\$4,191.22	\$4,479.35
89	\$2,820.22	\$3,510.86	\$3,878.88	\$4,201.54	\$4,604.45	\$4,920.99
90	\$3,073.32	\$3,825.97	\$4,226.98	\$4,578.60	\$5,017.67	\$5,362.60
91	\$3,326.42	\$4,141.03	\$4,575.08	\$4,955.66	\$5,430.86	\$5,804.26
92	\$3,579.52	\$4,456.12	\$4,923.21	\$5,332.73	\$5,844.08	\$6,245.87
93	\$3,832.60	\$4,771.18	\$5,271.30	\$5,709.80	\$6,257.31	\$6,687.52
94	\$4,085.68	\$5,086.28	\$5,619.39	\$6,086.85	\$6,670.53	\$7,129.13
95	\$4,338.78	\$5,401.36	\$5,967.52	\$6,463.92	\$7,083.74	\$7,570.74
96	\$4,664.20	\$5,806.46	\$6,415.06	\$6,948.72	\$7,615.03	\$8,138.56
97	\$4,989.61	\$6,211.57	\$6,862.64	\$7,433.50	\$8,146.31	\$8,706.36
98	\$5,315.03	\$6,616.66	\$7,310.20	\$7,918.28	\$8,677.59	\$9,274.16
99	\$5,640.43	\$7,021.76	\$7,757.77	\$8,403.11	\$9,208.88	\$9,841.98

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$98.92	\$123.15	\$136.37	\$147.38	\$161.50	\$172.59
31	\$100.14	\$124.65	\$138.08	\$149.21	\$163.50	\$174.75
32	\$101.36	\$126.21	\$139.75	\$151.01	\$165.49	\$176.88
33	\$102.60	\$127.72	\$141.42	\$152.82	\$167.49	\$179.03
34	\$103.82	\$129.22	\$143.13	\$154.66	\$169.49	\$181.14
35	\$105.03	\$130.77	\$144.82	\$156.49	\$171.49	\$183.27
36	\$106.25	\$132.26	\$146.50	\$158.30	\$173.48	\$185.40
37	\$107.47	\$133.79	\$148.17	\$160.11	\$175.50	\$187.57
38	\$108.70	\$135.32	\$149.86	\$161.96	\$177.47	\$189.68
39	\$109.94	\$136.85	\$151.54	\$163.74	\$179.46	\$191.79
40	\$111.16	\$138.35	\$153.22	\$165.60	\$181.46	\$193.92
41	\$114.11	\$142.05	\$157.29	\$170.02	\$186.30	\$199.14
42	\$117.08	\$145.77	\$161.39	\$174.44	\$191.15	\$204.29
43	\$120.04	\$149.45	\$165.47	\$178.86	\$196.00	\$209.48
44	\$123.02	\$153.11	\$169.56	\$183.28	\$200.83	\$214.62
45	\$125.98	\$156.83	\$173.64	\$187.69	\$205.68	\$219.82
46	\$129.95	\$161.80	\$179.18	\$193.63	\$212.19	\$226.81
47	\$133.99	\$166.78	\$184.70	\$199.59	\$218.73	\$233.79
48	\$137.98	\$171.76	\$190.28	\$205.54	\$225.24	\$240.71
49	\$141.96	\$176.73	\$195.78	\$211.51	\$231.76	\$247.71
50	\$145.96	\$181.71	\$201.33	\$217.44	\$238.33	\$254.68
51	\$152.91	\$190.37	\$210.84	\$227.83	\$249.65	\$266.84
52	\$159.85	\$199.03	\$220.32	\$238.19	\$261.03	\$278.97
53	\$166.86	\$207.71	\$229.81	\$248.57	\$272.39	\$291.13
54	\$173.80	\$216.39	\$239.32	\$258.93	\$283.79	\$303.29
55	\$176.81	\$220.10	\$243.34	\$263.42	\$288.68	\$308.52
56	\$188.41	\$234.56	\$259.27	\$280.70	\$307.62	\$328.77
57	\$200.02	\$249.02	\$275.13	\$297.95	\$326.55	\$349.02
58	\$211.63	\$263.46	\$291.04	\$315.27	\$345.50	\$369.26
59	\$223.21	\$277.90	\$306.93	\$332.55	\$364.46	\$389.50
60	\$234.84	\$292.35	\$322.80	\$349.86	\$383.39	\$409.78
61	\$257.10	\$320.09	\$353.65	\$383.06	\$419.79	\$448.65
62	\$279.42	\$347.84	\$384.53	\$416.28	\$456.20	\$487.55
63	\$301.72	\$375.62	\$415.37	\$449.49	\$492.59	\$526.44
64	\$324.00	\$403.34	\$446.22	\$482.68	\$528.99	\$565.37
65	\$341.12	\$424.68	\$469.93	\$508.21	\$556.94	\$595.23
66	\$380.95	\$474.24	\$524.53	\$567.52	\$621.94	\$664.72
67	\$420.78	\$523.81	\$579.10	\$626.88	\$686.99	\$734.24
68	\$460.60	\$573.40	\$633.67	\$686.20	\$752.01	\$803.70
69	\$500.44	\$623.01	\$688.24	\$745.57	\$817.01	\$873.20
70	\$540.27	\$672.56	\$742.83	\$804.90	\$882.08	\$942.70
71	\$615.67	\$766.40	\$846.45	\$917.19	\$1,005.12	\$1,074.23
72	\$691.02	\$860.25	\$950.09	\$1,029.52	\$1,128.21	\$1,205.76
73	\$766.40	\$954.10	\$1,053.71	\$1,141.82	\$1,251.30	\$1,337.32
74	\$841.80	\$1,047.95	\$1,157.33	\$1,254.12	\$1,374.35	\$1,468.84
75	\$889.40	\$1,107.19	\$1,222.72	\$1,325.01	\$1,452.10	\$1,551.90
76	\$1,001.71	\$1,246.99	\$1,376.76	\$1,492.34	\$1,635.41	\$1,747.84
77	\$1,114.03	\$1,386.82	\$1,530.76	\$1,659.62	\$1,818.76	\$1,943.80
78	\$1,226.29	\$1,526.63	\$1,684.78	\$1,826.93	\$2,002.14	\$2,139.75
79	\$1,338.59	\$1,666.42	\$1,838.79	\$1,994.25	\$2,185.48	\$2,335.73
80	\$1,450.91	\$1,806.23	\$1,992.77	\$2,161.56	\$2,368.82	\$2,531.69
81	\$1,625.01	\$2,022.98	\$2,231.91	\$2,420.95	\$2,653.11	\$2,835.49
82	\$1,799.11	\$2,239.73	\$2,471.06	\$2,680.34	\$2,937.36	\$3,139.29
83	\$1,973.25	\$2,456.49	\$2,710.18	\$2,939.73	\$3,221.61	\$3,443.09
84	\$2,147.35	\$2,673.21	\$2,949.32	\$3,199.11	\$3,505.88	\$3,746.90
85	\$2,321.46	\$2,889.95	\$3,188.46	\$3,458.51	\$3,790.13	\$4,050.68
86	\$2,646.43	\$3,294.55	\$3,634.84	\$3,942.68	\$4,320.75	\$4,617.80
87	\$2,971.47	\$3,699.16	\$4,081.19	\$4,426.87	\$4,851.37	\$5,184.90
88	\$3,296.47	\$4,103.75	\$4,527.58	\$4,911.05	\$5,381.99	\$5,751.99
89	\$3,621.46	\$4,508.35	\$4,973.96	\$5,395.24	\$5,912.61	\$6,319.11
90	\$3,946.47	\$4,912.94	\$5,420.34	\$5,879.44	\$6,443.24	\$6,886.19
91	\$4,271.49	\$5,317.53	\$5,866.73	\$6,363.63	\$6,973.83	\$7,453.30
92	\$4,596.48	\$5,722.14	\$6,313.13	\$6,847.83	\$7,504.43	\$8,020.38
93	\$4,921.47	\$6,126.72	\$6,759.51	\$7,332.00	\$8,035.07	\$8,587.49
94	\$5,246.49	\$6,531.34	\$7,205.87	\$7,816.18	\$8,565.68	\$9,154.57
95	\$5,571.46	\$6,935.94	\$7,652.27	\$8,300.38	\$9,096.31	\$9,721.68
96	\$5,989.34	\$7,456.12	\$8,226.17	\$8,922.92	\$9,778.55	\$10,450.80
97	\$6,407.20	\$7,976.32	\$8,800.12	\$9,545.42	\$10,460.76	\$11,179.93
98	\$6,825.09	\$8,496.52	\$9,374.01	\$10,167.95	\$11,142.97	\$11,909.06
99	\$7,242.93	\$9,016.73	\$9,947.96	\$10,790.51	\$11,825.22	\$12,638.19

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$134.76	\$167.78	\$185.42	\$200.80	\$220.04	\$235.14
31	\$136.45	\$169.83	\$187.75	\$203.27	\$222.75	\$238.05
32	\$138.10	\$171.92	\$190.02	\$205.73	\$225.47	\$240.95
33	\$139.76	\$174.00	\$192.31	\$208.20	\$228.21	\$243.87
34	\$141.45	\$176.06	\$194.59	\$210.71	\$230.92	\$246.76
35	\$143.08	\$178.13	\$196.90	\$213.18	\$233.63	\$249.69
36	\$144.77	\$180.22	\$199.20	\$215.66	\$236.33	\$252.58
37	\$146.41	\$182.28	\$201.48	\$218.13	\$239.07	\$255.51
38	\$148.07	\$184.36	\$203.76	\$220.64	\$241.77	\$258.40
39	\$149.78	\$186.43	\$206.07	\$223.09	\$244.50	\$261.29
40	\$151.46	\$188.50	\$208.33	\$225.57	\$247.21	\$264.21
41	\$155.40	\$193.49	\$213.81	\$231.55	\$253.74	\$271.19
42	\$159.42	\$198.45	\$219.31	\$237.50	\$260.28	\$278.16
43	\$163.40	\$203.43	\$224.79	\$243.46	\$266.80	\$285.15
44	\$167.38	\$208.39	\$230.28	\$249.40	\$273.33	\$292.11
45	\$171.41	\$213.38	\$235.76	\$255.35	\$279.83	\$299.09
46	\$176.16	\$219.34	\$242.31	\$262.46	\$287.63	\$307.43
47	\$180.98	\$225.26	\$248.87	\$269.58	\$295.44	\$315.74
48	\$185.73	\$231.21	\$255.45	\$276.70	\$303.24	\$324.09
49	\$190.51	\$237.18	\$262.00	\$283.83	\$311.04	\$332.41
50	\$195.29	\$243.12	\$268.57	\$290.94	\$318.84	\$340.79
51	\$203.14	\$252.91	\$279.32	\$302.66	\$331.67	\$354.50
52	\$211.02	\$262.70	\$290.07	\$314.37	\$344.52	\$368.21
53	\$218.91	\$272.49	\$300.87	\$326.10	\$357.37	\$381.96
54	\$226.74	\$282.29	\$311.63	\$337.81	\$370.22	\$395.67
55	\$229.51	\$285.71	\$315.34	\$341.89	\$374.66	\$400.45
56	\$241.83	\$301.04	\$332.30	\$360.29	\$394.83	\$421.97
57	\$254.17	\$316.41	\$349.26	\$378.62	\$414.96	\$443.48
58	\$266.49	\$331.76	\$366.21	\$397.04	\$435.09	\$465.01
59	\$278.83	\$347.12	\$383.16	\$415.40	\$455.24	\$486.55
60	\$291.17	\$362.50	\$400.10	\$433.78	\$475.37	\$508.08
61	\$313.88	\$390.75	\$431.44	\$467.65	\$512.48	\$547.68
62	\$336.61	\$419.04	\$462.80	\$501.46	\$549.57	\$587.36
63	\$359.33	\$447.36	\$494.15	\$535.34	\$586.65	\$626.98
64	\$382.04	\$475.61	\$525.50	\$569.19	\$623.77	\$666.66
65	\$398.72	\$496.38	\$548.52	\$594.02	\$651.01	\$695.73
66	\$438.95	\$546.45	\$603.65	\$653.94	\$716.64	\$765.92
67	\$479.18	\$596.50	\$658.80	\$713.86	\$782.31	\$836.10
68	\$519.37	\$646.60	\$713.92	\$773.75	\$847.98	\$906.29
69	\$559.62	\$696.65	\$769.02	\$833.72	\$913.63	\$976.46
70	\$599.83	\$746.69	\$824.18	\$893.61	\$979.29	\$1,046.64
71	\$675.37	\$840.73	\$927.98	\$1,006.17	\$1,102.63	\$1,178.42
72	\$750.89	\$934.80	\$1,031.77	\$1,118.70	\$1,225.96	\$1,310.22
73	\$826.41	\$1,028.83	\$1,135.60	\$1,231.22	\$1,349.26	\$1,442.03
74	\$901.96	\$1,122.84	\$1,239.42	\$1,343.75	\$1,472.58	\$1,573.83
75	\$947.88	\$1,180.01	\$1,302.51	\$1,412.15	\$1,547.57	\$1,653.94
76	\$1,059.45	\$1,318.90	\$1,455.50	\$1,578.38	\$1,729.71	\$1,848.63
77	\$1,171.05	\$1,457.81	\$1,608.50	\$1,744.57	\$1,911.88	\$2,043.30
78	\$1,282.60	\$1,596.69	\$1,761.49	\$1,910.81	\$2,094.07	\$2,238.01
79	\$1,394.18	\$1,735.61	\$1,914.52	\$2,077.03	\$2,276.21	\$2,432.71
80	\$1,505.73	\$1,874.50	\$2,067.48	\$2,243.24	\$2,458.35	\$2,627.39
81	\$1,686.42	\$2,099.45	\$2,315.60	\$2,512.46	\$2,753.39	\$2,942.67
82	\$1,867.14	\$2,324.38	\$2,563.68	\$2,781.66	\$3,048.37	\$3,257.94
83	\$2,047.82	\$2,549.31	\$2,811.79	\$3,050.84	\$3,343.37	\$3,573.24
84	\$2,228.51	\$2,774.26	\$3,059.89	\$3,320.02	\$3,638.38	\$3,888.54
85	\$2,409.19	\$2,999.19	\$3,308.00	\$3,589.20	\$3,933.37	\$4,203.77
86	\$2,746.48	\$3,419.08	\$3,771.11	\$4,091.71	\$4,484.05	\$4,792.32
87	\$3,083.75	\$3,838.98	\$4,234.20	\$4,594.19	\$5,034.72	\$5,380.88
88	\$3,421.05	\$4,258.85	\$4,697.35	\$5,096.69	\$5,585.42	\$5,969.39
89	\$3,758.34	\$4,678.75	\$5,160.45	\$5,599.17	\$6,136.11	\$6,557.93
90	\$4,095.63	\$5,098.67	\$5,623.56	\$6,101.65	\$6,686.74	\$7,146.47
91	\$4,432.91	\$5,518.54	\$6,086.69	\$6,604.14	\$7,237.43	\$7,735.01
92	\$4,770.22	\$5,938.42	\$6,549.82	\$7,106.63	\$7,788.11	\$8,323.52
93	\$5,107.48	\$6,358.29	\$7,012.92	\$7,609.15	\$8,338.76	\$8,912.07
94	\$5,444.78	\$6,778.20	\$7,476.01	\$8,111.61	\$8,889.42	\$9,500.59
95	\$5,782.07	\$7,198.11	\$7,939.17	\$8,614.09	\$9,440.10	\$10,089.13
96	\$6,215.73	\$7,737.94	\$8,534.60	\$9,260.16	\$10,148.13	\$10,845.81
97	\$6,649.37	\$8,277.80	\$9,130.02	\$9,906.22	\$10,856.14	\$11,602.50
98	\$7,083.04	\$8,817.66	\$9,725.46	\$10,552.26	\$11,564.14	\$12,359.15
99	\$7,516.70	\$9,357.51	\$10,320.92	\$11,198.35	\$12,272.16	\$13,115.84

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$49.51	\$61.65	\$68.54	\$73.76	\$80.84	\$86.39	\$101.05
31	\$50.14	\$62.40	\$69.37	\$74.68	\$81.84	\$87.46	\$102.30
32	\$50.74	\$63.15	\$70.20	\$75.59	\$82.83	\$88.53	\$103.55
33	\$51.33	\$63.93	\$71.08	\$76.51	\$83.83	\$89.59	\$104.81
34	\$51.98	\$64.69	\$71.91	\$77.42	\$84.83	\$90.67	\$106.04
35	\$52.58	\$65.45	\$72.76	\$78.34	\$85.83	\$91.74	\$107.30
36	\$53.18	\$66.21	\$73.60	\$79.23	\$86.82	\$92.81	\$108.56
37	\$53.78	\$66.99	\$74.47	\$80.16	\$87.82	\$93.87	\$109.78
38	\$54.42	\$67.73	\$75.31	\$81.07	\$88.82	\$94.94	\$111.05
39	\$55.02	\$68.51	\$76.13	\$81.99	\$89.82	\$96.02	\$112.28
40	\$55.63	\$69.26	\$76.99	\$82.87	\$90.83	\$97.10	\$113.56
41	\$56.74	\$70.64	\$78.51	\$84.52	\$92.62	\$98.99	\$115.77
42	\$57.84	\$71.99	\$80.01	\$86.15	\$94.45	\$100.92	\$118.04
43	\$58.95	\$73.37	\$81.54	\$87.80	\$96.23	\$102.85	\$120.30
44	\$60.03	\$74.74	\$83.04	\$89.46	\$98.04	\$104.75	\$122.53
45	\$61.13	\$76.12	\$84.56	\$91.09	\$99.82	\$106.68	\$124.79
46	\$62.77	\$78.14	\$86.76	\$93.47	\$102.46	\$109.51	\$128.05
47	\$64.37	\$80.13	\$88.97	\$95.89	\$105.09	\$112.33	\$131.38
48	\$65.98	\$82.12	\$91.18	\$98.29	\$107.70	\$115.12	\$134.64
49	\$67.57	\$84.14	\$93.39	\$100.70	\$110.34	\$117.93	\$137.93
50	\$69.20	\$86.14	\$95.60	\$103.09	\$112.97	\$120.75	\$141.22
51	\$72.20	\$89.86	\$99.73	\$107.56	\$117.86	\$125.97	\$147.33
52	\$75.18	\$93.58	\$103.90	\$112.00	\$122.74	\$131.17	\$153.41
53	\$78.16	\$97.29	\$108.04	\$116.46	\$127.63	\$136.38	\$159.53
54	\$81.17	\$101.00	\$112.20	\$120.90	\$132.50	\$141.59	\$165.61
55	\$84.14	\$104.74	\$116.33	\$125.34	\$137.37	\$146.80	\$171.71
56	\$89.90	\$111.91	\$124.23	\$133.95	\$146.78	\$156.87	\$183.48
57	\$95.68	\$119.11	\$132.09	\$142.52	\$156.19	\$166.94	\$195.23
58	\$101.44	\$126.27	\$139.96	\$151.11	\$165.61	\$176.98	\$207.02
59	\$107.20	\$133.44	\$147.82	\$159.71	\$175.01	\$187.05	\$218.77
60	\$112.97	\$140.62	\$155.71	\$168.29	\$184.43	\$197.10	\$230.54
61	\$125.72	\$156.47	\$173.40	\$187.26	\$205.22	\$219.32	\$256.53
62	\$138.44	\$172.35	\$191.08	\$206.25	\$226.02	\$241.56	\$282.53
63	\$151.17	\$188.20	\$208.77	\$225.23	\$246.82	\$263.78	\$308.51
64	\$163.92	\$204.07	\$226.46	\$244.19	\$267.60	\$286.01	\$334.52
65	\$176.66	\$219.92	\$244.16	\$263.17	\$288.39	\$308.22	\$360.51
66	\$201.69	\$251.07	\$278.50	\$300.47	\$329.27	\$351.90	\$411.59
67	\$226.71	\$282.24	\$312.84	\$337.74	\$370.14	\$395.58	\$462.66
68	\$251.75	\$313.39	\$347.20	\$375.05	\$410.99	\$439.27	\$513.75
69	\$276.77	\$344.56	\$381.52	\$412.32	\$451.87	\$482.95	\$564.84
70	\$301.79	\$375.72	\$415.87	\$449.62	\$492.73	\$526.60	\$615.91
71	\$351.04	\$437.03	\$483.61	\$523.00	\$573.14	\$612.56	\$716.44
72	\$400.31	\$498.34	\$551.33	\$596.38	\$653.55	\$698.50	\$816.96
73	\$449.58	\$559.65	\$619.07	\$669.77	\$733.95	\$784.44	\$917.48
74	\$498.81	\$620.97	\$686.82	\$743.12	\$814.40	\$870.38	\$1,018.00
75	\$548.08	\$682.29	\$754.54	\$816.51	\$894.83	\$956.34	\$1,118.53
76	\$630.12	\$784.44	\$867.00	\$938.74	\$1,028.76	\$1,099.48	\$1,285.95
77	\$712.16	\$886.56	\$979.45	\$1,060.98	\$1,162.71	\$1,242.63	\$1,453.38
78	\$794.18	\$988.69	\$1,091.92	\$1,183.18	\$1,296.64	\$1,385.77	\$1,620.81
79	\$876.23	\$1,090.82	\$1,204.37	\$1,305.42	\$1,430.59	\$1,528.94	\$1,788.24
80	\$958.28	\$1,192.95	\$1,316.84	\$1,427.64	\$1,564.55	\$1,672.08	\$1,955.66
81	\$1,073.28	\$1,336.10	\$1,474.85	\$1,598.94	\$1,752.28	\$1,872.74	\$2,190.35
82	\$1,188.27	\$1,479.26	\$1,632.85	\$1,770.24	\$1,940.01	\$2,073.38	\$2,425.01
83	\$1,303.24	\$1,622.41	\$1,790.89	\$1,941.57	\$2,127.77	\$2,274.03	\$2,659.70
84	\$1,418.24	\$1,765.56	\$1,948.90	\$2,112.91	\$2,315.49	\$2,474.68	\$2,894.38
85	\$1,533.23	\$1,908.74	\$2,106.91	\$2,284.21	\$2,503.24	\$2,675.35	\$3,129.06
86	\$1,747.88	\$2,175.96	\$2,401.88	\$2,604.02	\$2,853.70	\$3,049.87	\$3,567.11
87	\$1,962.55	\$2,443.16	\$2,696.87	\$2,923.80	\$3,204.14	\$3,424.43	\$4,005.21
88	\$2,177.20	\$2,710.41	\$2,991.80	\$3,243.59	\$3,554.61	\$3,799.00	\$4,443.27
89	\$2,391.87	\$2,977.61	\$3,286.79	\$3,563.39	\$3,905.07	\$4,173.54	\$4,881.31
90	\$2,606.51	\$3,244.84	\$3,581.74	\$3,883.16	\$4,255.50	\$4,548.10	\$5,319.41
91	\$2,821.15	\$3,512.07	\$3,876.73	\$4,202.96	\$4,605.97	\$4,922.64	\$5,757.47
92	\$3,035.82	\$3,779.27	\$4,171.71	\$4,522.74	\$4,956.43	\$5,297.17	\$6,195.53
93	\$3,250.47	\$4,046.49	\$4,466.65	\$4,842.54	\$5,306.86	\$5,671.72	\$6,633.61
94	\$3,465.12	\$4,313.71	\$4,761.63	\$5,162.33	\$5,657.32	\$6,046.28	\$7,071.67
95	\$3,679.77	\$4,580.94	\$5,056.59	\$5,482.12	\$6,007.80	\$6,420.84	\$7,509.73
96	\$3,955.56	\$4,924.49	\$5,435.83	\$5,893.28	\$6,458.39	\$6,902.41	\$8,072.96
97	\$4,231.75	\$5,268.09	\$5,815.09	\$6,304.43	\$6,908.95	\$7,383.93	\$8,636.19
98	\$4,507.73	\$5,611.66	\$6,194.33	\$6,715.58	\$7,359.56	\$7,865.52	\$9,199.45
99	\$4,783.70	\$5,955.22	\$6,573.57	\$7,126.74	\$7,810.13	\$8,347.09	\$9,762.67

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$79.23	\$98.64	\$109.13	\$118.01	\$129.34	\$138.25	\$161.69
31	\$80.21	\$99.87	\$110.49	\$119.48	\$130.96	\$139.95	\$163.70
32	\$81.19	\$101.07	\$111.82	\$120.93	\$132.56	\$141.64	\$165.68
33	\$82.14	\$102.28	\$113.21	\$122.41	\$134.13	\$143.36	\$167.66
34	\$83.14	\$103.50	\$114.53	\$123.86	\$135.73	\$145.04	\$169.65
35	\$84.12	\$104.70	\$115.89	\$125.35	\$137.33	\$146.79	\$171.67
36	\$85.08	\$105.96	\$117.22	\$126.79	\$138.93	\$148.47	\$173.68
37	\$86.06	\$107.18	\$118.58	\$128.26	\$140.52	\$150.19	\$175.66
38	\$87.07	\$108.36	\$119.94	\$129.69	\$142.13	\$151.91	\$177.67
39	\$88.04	\$109.59	\$121.25	\$131.18	\$143.72	\$153.61	\$179.65
40	\$89.01	\$110.83	\$122.62	\$132.61	\$145.33	\$155.33	\$181.67
41	\$91.39	\$113.78	\$125.88	\$136.14	\$149.20	\$159.46	\$186.49
42	\$93.77	\$116.71	\$129.11	\$139.69	\$153.09	\$163.59	\$191.36
43	\$96.14	\$119.70	\$132.38	\$143.22	\$156.97	\$167.75	\$196.20
44	\$98.50	\$122.64	\$135.59	\$146.76	\$160.83	\$171.90	\$201.04
45	\$100.88	\$125.61	\$138.87	\$150.28	\$164.71	\$176.02	\$205.90
46	\$104.12	\$129.59	\$143.29	\$155.09	\$169.96	\$181.66	\$212.43
47	\$107.33	\$133.62	\$147.76	\$159.88	\$175.22	\$187.28	\$219.05
48	\$110.55	\$137.60	\$152.20	\$164.67	\$180.46	\$192.87	\$225.61
49	\$113.75	\$141.66	\$156.66	\$169.51	\$185.75	\$198.54	\$232.16
50	\$116.98	\$145.64	\$161.14	\$174.30	\$191.02	\$204.14	\$238.73
51	\$122.62	\$152.63	\$168.77	\$182.64	\$200.15	\$213.89	\$250.18
52	\$128.17	\$159.58	\$176.43	\$190.97	\$209.27	\$223.64	\$261.58
53	\$133.79	\$166.55	\$184.08	\$199.29	\$218.43	\$233.42	\$273.02
54	\$139.37	\$173.48	\$191.73	\$207.65	\$227.54	\$243.19	\$284.41
55	\$144.98	\$180.47	\$199.38	\$215.97	\$236.70	\$252.94	\$295.85
56	\$154.45	\$192.29	\$212.41	\$230.13	\$252.19	\$269.51	\$315.25
57	\$163.97	\$204.09	\$225.44	\$244.27	\$267.66	\$286.09	\$334.60
58	\$173.46	\$215.96	\$238.45	\$258.41	\$283.19	\$302.64	\$353.98
59	\$182.93	\$227.74	\$251.46	\$272.55	\$298.69	\$319.21	\$373.36
60	\$192.45	\$239.57	\$264.49	\$286.70	\$314.19	\$335.79	\$392.74
61	\$210.53	\$262.06	\$289.44	\$313.62	\$343.69	\$367.32	\$429.61
62	\$228.60	\$284.60	\$314.40	\$340.57	\$373.22	\$398.87	\$466.53
63	\$246.67	\$307.08	\$339.37	\$367.51	\$402.73	\$430.41	\$503.42
64	\$264.75	\$329.60	\$364.31	\$394.45	\$432.25	\$461.97	\$540.32
65	\$282.85	\$352.09	\$389.26	\$421.36	\$461.75	\$493.51	\$577.21
66	\$315.61	\$392.87	\$434.12	\$470.18	\$515.25	\$550.68	\$644.07
67	\$348.38	\$433.67	\$478.99	\$518.98	\$568.75	\$607.85	\$710.93
68	\$381.14	\$474.47	\$523.83	\$567.79	\$622.25	\$665.01	\$777.79
69	\$413.90	\$515.27	\$568.66	\$616.58	\$675.73	\$722.20	\$844.68
70	\$446.66	\$556.06	\$613.53	\$665.44	\$729.25	\$779.36	\$911.56
71	\$508.66	\$633.20	\$698.69	\$757.77	\$830.45	\$887.55	\$1,038.07
72	\$570.62	\$710.39	\$783.88	\$850.14	\$931.65	\$995.71	\$1,164.58
73	\$632.64	\$787.55	\$869.04	\$942.50	\$1,032.87	\$1,103.89	\$1,291.10
74	\$694.60	\$864.74	\$954.20	\$1,034.84	\$1,134.08	\$1,212.05	\$1,417.63
75	\$756.63	\$941.90	\$1,039.35	\$1,127.18	\$1,235.33	\$1,320.25	\$1,544.12
76	\$851.57	\$1,060.11	\$1,169.51	\$1,268.65	\$1,390.30	\$1,485.89	\$1,737.90
77	\$946.51	\$1,178.31	\$1,299.63	\$1,410.12	\$1,545.33	\$1,651.57	\$1,931.67
78	\$1,041.44	\$1,296.51	\$1,429.81	\$1,551.55	\$1,700.32	\$1,817.23	\$2,125.41
79	\$1,136.39	\$1,414.70	\$1,559.94	\$1,693.04	\$1,855.37	\$1,982.93	\$2,319.20
80	\$1,231.35	\$1,532.91	\$1,690.11	\$1,834.47	\$2,010.41	\$2,148.58	\$2,512.97
81	\$1,379.14	\$1,716.86	\$1,892.91	\$2,054.60	\$2,251.62	\$2,406.42	\$2,814.53
82	\$1,526.89	\$1,900.81	\$2,095.73	\$2,274.71	\$2,492.86	\$2,664.25	\$3,116.08
83	\$1,674.64	\$2,084.77	\$2,298.54	\$2,494.88	\$2,734.13	\$2,922.08	\$3,417.64
84	\$1,822.39	\$2,268.72	\$2,501.34	\$2,715.03	\$2,975.35	\$3,179.91	\$3,719.20
85	\$1,970.17	\$2,452.65	\$2,704.15	\$2,935.14	\$3,216.58	\$3,437.73	\$4,020.75
86	\$2,245.98	\$2,796.06	\$3,082.71	\$3,346.09	\$3,666.92	\$3,919.01	\$4,583.64
87	\$2,521.81	\$3,139.41	\$3,461.33	\$3,757.00	\$4,117.24	\$4,400.31	\$5,146.56
88	\$2,797.63	\$3,482.78	\$3,839.86	\$4,167.93	\$4,567.58	\$4,881.62	\$5,709.46
89	\$3,073.48	\$3,826.16	\$4,218.46	\$4,578.85	\$5,017.88	\$5,362.86	\$6,272.35
90	\$3,349.29	\$4,169.51	\$4,597.04	\$4,989.75	\$5,468.21	\$5,844.16	\$6,835.30
91	\$3,625.12	\$4,512.89	\$4,975.62	\$5,400.70	\$5,918.55	\$6,325.45	\$7,398.19
92	\$3,900.93	\$4,856.25	\$5,354.23	\$5,811.60	\$6,368.85	\$6,806.73	\$7,961.09
93	\$4,176.75	\$5,199.62	\$5,732.77	\$6,222.53	\$6,819.19	\$7,288.02	\$8,524.00
94	\$4,452.58	\$5,543.01	\$6,111.37	\$6,633.44	\$7,269.49	\$7,769.29	\$9,086.92
95	\$4,728.41	\$5,886.37	\$6,489.94	\$7,044.37	\$7,719.85	\$8,250.59	\$9,649.78
96	\$5,083.02	\$6,327.85	\$6,976.69	\$7,572.68	\$8,298.82	\$8,869.38	\$10,373.51
97	\$5,437.68	\$6,769.35	\$7,463.45	\$8,101.02	\$8,877.83	\$9,488.16	\$11,097.26
98	\$5,792.31	\$7,210.81	\$7,950.17	\$8,629.33	\$9,456.81	\$10,106.97	\$11,821.01
99	\$6,146.93	\$7,652.30	\$8,436.94	\$9,157.69	\$10,035.80	\$10,725.77	\$12,544.74

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$107.81	\$134.20	\$148.21	\$160.58	\$176.00	\$188.10	\$220.02
31	\$109.15	\$135.87	\$150.04	\$162.60	\$178.18	\$190.44	\$222.73
32	\$110.46	\$137.50	\$151.86	\$164.56	\$180.34	\$192.74	\$225.43
33	\$111.80	\$139.18	\$153.73	\$166.54	\$182.51	\$195.07	\$228.15
34	\$113.14	\$140.82	\$155.52	\$168.55	\$184.71	\$197.41	\$230.88
35	\$114.46	\$142.49	\$157.36	\$170.54	\$186.88	\$199.72	\$233.59
36	\$115.78	\$144.17	\$159.20	\$172.51	\$189.04	\$202.05	\$236.31
37	\$117.12	\$145.82	\$161.06	\$174.49	\$191.20	\$204.37	\$239.01
38	\$118.47	\$147.47	\$162.85	\$176.47	\$193.39	\$206.72	\$241.76
39	\$119.79	\$149.13	\$164.67	\$178.48	\$195.56	\$209.03	\$244.45
40	\$121.14	\$150.80	\$166.52	\$180.44	\$197.75	\$211.37	\$247.20
41	\$124.31	\$154.79	\$170.90	\$185.22	\$202.97	\$216.93	\$253.70
42	\$127.55	\$158.75	\$175.25	\$189.97	\$208.21	\$222.51	\$260.26
43	\$130.73	\$162.73	\$179.65	\$194.76	\$213.44	\$228.10	\$266.78
44	\$133.90	\$166.74	\$183.98	\$199.53	\$218.66	\$233.66	\$273.30
45	\$137.12	\$170.72	\$188.37	\$204.29	\$223.84	\$239.25	\$279.85
46	\$141.00	\$175.52	\$193.63	\$210.02	\$230.18	\$246.00	\$287.72
47	\$144.85	\$180.30	\$198.92	\$215.76	\$236.48	\$252.74	\$295.60
48	\$148.70	\$185.10	\$204.19	\$221.52	\$242.76	\$259.46	\$303.45
49	\$152.54	\$189.93	\$209.48	\$227.27	\$249.07	\$266.20	\$311.32
50	\$156.41	\$194.72	\$214.75	\$233.03	\$255.36	\$272.91	\$319.20
51	\$162.72	\$202.54	\$223.41	\$242.43	\$265.65	\$283.93	\$332.06
52	\$169.02	\$210.40	\$232.07	\$251.78	\$275.92	\$294.88	\$344.91
53	\$175.28	\$218.21	\$240.70	\$261.15	\$286.20	\$305.85	\$357.75
54	\$181.61	\$226.02	\$249.35	\$270.55	\$296.46	\$316.86	\$370.57
55	\$187.90	\$233.89	\$258.00	\$279.91	\$306.75	\$327.85	\$383.43
56	\$198.02	\$246.51	\$271.89	\$295.02	\$323.28	\$345.50	\$404.12
57	\$208.16	\$259.13	\$285.78	\$310.10	\$339.83	\$363.17	\$424.77
58	\$218.30	\$271.72	\$299.65	\$325.19	\$356.35	\$380.85	\$445.47
59	\$228.41	\$284.34	\$313.52	\$340.26	\$372.89	\$398.54	\$466.13
60	\$238.54	\$296.96	\$327.42	\$355.36	\$389.44	\$416.22	\$486.79
61	\$256.96	\$319.87	\$352.81	\$382.81	\$419.54	\$448.35	\$524.39
62	\$275.37	\$342.83	\$378.21	\$410.26	\$449.60	\$480.49	\$561.96
63	\$293.78	\$365.75	\$403.60	\$437.71	\$479.66	\$512.62	\$599.57
64	\$312.20	\$388.67	\$428.96	\$465.13	\$509.72	\$544.78	\$637.17
65	\$330.62	\$411.61	\$454.36	\$492.57	\$539.79	\$576.90	\$674.74
66	\$363.70	\$452.76	\$499.69	\$541.82	\$593.76	\$634.60	\$742.23
67	\$396.74	\$493.92	\$545.04	\$591.05	\$647.75	\$692.28	\$809.69
68	\$429.80	\$535.07	\$590.38	\$640.33	\$701.74	\$749.96	\$877.17
69	\$462.87	\$576.23	\$635.66	\$689.55	\$755.72	\$807.67	\$944.62
70	\$495.95	\$617.39	\$681.01	\$738.85	\$809.69	\$865.33	\$1,012.11
71	\$558.07	\$694.73	\$766.32	\$831.41	\$911.13	\$973.78	\$1,138.93
72	\$620.21	\$772.12	\$851.69	\$924.00	\$1,012.59	\$1,082.20	\$1,265.74
73	\$682.35	\$849.46	\$937.04	\$1,016.59	\$1,114.05	\$1,190.66	\$1,392.58
74	\$744.49	\$926.81	\$1,022.38	\$1,109.14	\$1,215.49	\$1,299.07	\$1,519.38
75	\$806.64	\$1,004.18	\$1,107.71	\$1,201.70	\$1,316.95	\$1,407.51	\$1,646.21
76	\$900.91	\$1,121.56	\$1,236.89	\$1,342.15	\$1,470.86	\$1,571.97	\$1,838.57
77	\$995.18	\$1,238.89	\$1,366.08	\$1,482.61	\$1,624.78	\$1,736.48	\$2,030.97
78	\$1,089.44	\$1,356.26	\$1,495.28	\$1,623.02	\$1,778.67	\$1,900.97	\$2,223.35
79	\$1,183.72	\$1,473.61	\$1,624.48	\$1,763.51	\$1,932.60	\$2,065.46	\$2,415.76
80	\$1,277.98	\$1,590.94	\$1,753.69	\$1,903.92	\$2,086.51	\$2,229.96	\$2,608.12
81	\$1,431.33	\$1,781.85	\$1,964.12	\$2,132.38	\$2,336.88	\$2,497.55	\$2,921.11
82	\$1,584.70	\$1,972.78	\$2,174.56	\$2,360.85	\$2,587.26	\$2,765.11	\$3,234.07
83	\$1,738.05	\$2,163.69	\$2,385.01	\$2,589.35	\$2,837.63	\$3,032.71	\$3,547.05
84	\$1,891.41	\$2,354.62	\$2,595.43	\$2,817.83	\$3,088.01	\$3,300.32	\$3,860.02
85	\$2,044.77	\$2,545.53	\$2,805.87	\$3,046.29	\$3,338.38	\$3,567.91	\$4,173.01
86	\$2,331.01	\$2,901.91	\$3,198.70	\$3,472.78	\$3,805.77	\$4,067.42	\$4,757.21
87	\$2,617.32	\$3,258.28	\$3,591.53	\$3,899.26	\$4,273.15	\$4,566.92	\$5,341.44
88	\$2,903.56	\$3,614.66	\$3,984.32	\$4,325.74	\$4,740.51	\$5,066.46	\$5,925.66
89	\$3,189.86	\$3,971.01	\$4,377.18	\$4,752.23	\$5,207.90	\$5,565.94	\$6,509.86
90	\$3,476.11	\$4,327.41	\$4,769.96	\$5,178.68	\$5,675.28	\$6,065.48	\$7,094.12
91	\$3,762.38	\$4,683.79	\$5,162.82	\$5,605.18	\$6,142.66	\$6,564.96	\$7,678.33
92	\$4,048.64	\$5,040.15	\$5,555.66	\$6,031.65	\$6,610.02	\$7,064.48	\$8,262.56
93	\$4,334.93	\$5,396.50	\$5,948.44	\$6,458.14	\$7,077.40	\$7,563.98	\$8,846.77
94	\$4,621.17	\$5,752.90	\$6,341.29	\$6,884.62	\$7,544.77	\$8,063.50	\$9,430.97
95	\$4,907.44	\$6,109.28	\$6,734.10	\$7,311.10	\$8,012.16	\$8,563.00	\$10,015.19
96	\$5,275.49	\$6,567.44	\$7,239.16	\$7,859.42	\$8,613.09	\$9,205.24	\$10,766.34
97	\$5,643.56	\$7,025.66	\$7,744.22	\$8,407.77	\$9,213.98	\$9,847.42	\$11,517.48
98	\$6,011.65	\$7,483.87	\$8,249.26	\$8,956.10	\$9,814.90	\$10,489.70	\$12,268.64
99	\$6,379.67	\$7,942.06	\$8,754.34	\$9,504.45	\$10,415.81	\$11,131.91	\$13,019.77

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.28	\$53.88	\$59.93	\$64.50	\$70.66	\$75.52	\$88.34
31	\$43.80	\$54.55	\$60.67	\$65.28	\$71.54	\$76.45	\$89.42
32	\$44.34	\$55.20	\$61.40	\$66.07	\$72.41	\$77.41	\$90.51
33	\$44.88	\$55.88	\$62.13	\$66.88	\$73.27	\$78.34	\$91.58
34	\$45.42	\$56.54	\$62.88	\$67.66	\$74.15	\$79.24	\$92.68
35	\$45.95	\$57.20	\$63.61	\$68.45	\$75.04	\$80.18	\$93.78
36	\$46.49	\$57.87	\$64.37	\$69.27	\$75.90	\$81.12	\$94.87
37	\$47.02	\$58.56	\$65.12	\$70.05	\$76.79	\$82.05	\$95.96
38	\$47.56	\$59.19	\$65.85	\$70.85	\$77.64	\$83.00	\$97.05
39	\$48.10	\$59.89	\$66.56	\$71.65	\$78.52	\$83.94	\$98.16
40	\$48.62	\$60.51	\$67.33	\$72.47	\$79.39	\$84.85	\$99.26
41	\$49.60	\$61.74	\$68.66	\$73.87	\$80.95	\$86.53	\$101.20
42	\$50.55	\$62.95	\$70.03	\$75.32	\$82.56	\$88.23	\$103.18
43	\$51.53	\$64.13	\$71.37	\$76.76	\$84.11	\$89.90	\$105.13
44	\$52.49	\$65.34	\$72.75	\$78.18	\$85.69	\$91.57	\$107.12
45	\$53.43	\$66.54	\$74.08	\$79.62	\$87.25	\$93.25	\$109.07
46	\$54.87	\$68.27	\$75.99	\$81.72	\$89.55	\$95.72	\$111.95
47	\$56.26	\$70.03	\$77.91	\$83.82	\$91.83	\$98.16	\$114.82
48	\$57.64	\$71.78	\$79.85	\$85.89	\$94.13	\$100.60	\$117.66
49	\$59.08	\$73.53	\$81.77	\$87.99	\$96.43	\$103.07	\$120.52
50	\$60.47	\$75.27	\$83.69	\$90.09	\$98.72	\$105.51	\$123.40
51	\$63.06	\$78.51	\$87.31	\$93.97	\$102.98	\$110.07	\$128.73
52	\$65.68	\$81.77	\$90.90	\$97.86	\$107.23	\$114.61	\$134.04
53	\$68.27	\$85.03	\$94.51	\$101.75	\$111.47	\$119.15	\$139.37
54	\$70.91	\$88.25	\$98.11	\$105.64	\$115.74	\$123.69	\$144.69
55	\$73.52	\$91.51	\$101.71	\$109.51	\$119.98	\$128.23	\$149.99
56	\$78.51	\$97.73	\$108.58	\$116.96	\$128.18	\$136.99	\$160.22
57	\$83.55	\$104.00	\$115.45	\$124.42	\$136.36	\$145.72	\$170.45
58	\$88.53	\$110.23	\$122.35	\$131.88	\$144.54	\$154.49	\$180.68
59	\$93.55	\$116.46	\$129.21	\$139.38	\$152.75	\$163.24	\$190.91
60	\$98.57	\$122.70	\$136.08	\$146.84	\$160.92	\$171.98	\$201.15
61	\$109.78	\$136.66	\$151.65	\$163.56	\$179.22	\$191.55	\$224.04
62	\$120.98	\$150.61	\$167.21	\$180.24	\$197.50	\$211.11	\$246.91
63	\$132.21	\$164.57	\$182.72	\$196.94	\$215.83	\$230.67	\$269.79
64	\$143.41	\$178.51	\$198.28	\$213.65	\$234.15	\$250.25	\$292.67
65	\$154.62	\$192.47	\$213.83	\$230.37	\$252.45	\$269.79	\$315.55
66	\$176.62	\$219.86	\$244.01	\$263.11	\$288.36	\$308.18	\$360.43
67	\$198.61	\$247.26	\$274.17	\$295.91	\$324.28	\$346.58	\$405.34
68	\$220.62	\$274.66	\$304.33	\$328.68	\$360.18	\$384.95	\$450.24
69	\$242.60	\$302.03	\$334.48	\$361.45	\$396.10	\$423.34	\$495.14
70	\$264.59	\$329.42	\$364.65	\$394.23	\$432.03	\$461.74	\$540.03
71	\$307.89	\$383.30	\$424.20	\$458.71	\$502.68	\$537.23	\$628.35
72	\$351.16	\$437.18	\$483.75	\$523.17	\$573.32	\$612.77	\$716.66
73	\$394.44	\$491.05	\$543.31	\$587.66	\$643.98	\$688.28	\$804.98
74	\$437.73	\$544.91	\$602.87	\$652.12	\$714.63	\$763.79	\$893.32
75	\$481.02	\$598.79	\$662.41	\$716.60	\$785.32	\$839.31	\$981.64
76	\$553.16	\$688.61	\$761.36	\$824.10	\$903.12	\$965.21	\$1,128.89
77	\$625.30	\$778.46	\$860.33	\$931.59	\$1,020.92	\$1,091.10	\$1,276.15
78	\$697.46	\$868.28	\$959.30	\$1,039.08	\$1,138.73	\$1,217.00	\$1,423.41
79	\$769.61	\$958.12	\$1,058.24	\$1,146.59	\$1,256.54	\$1,342.92	\$1,570.65
80	\$841.78	\$1,047.92	\$1,157.21	\$1,254.07	\$1,374.33	\$1,468.81	\$1,717.91
81	\$942.78	\$1,173.67	\$1,296.09	\$1,404.56	\$1,539.25	\$1,645.06	\$1,924.06
82	\$1,043.81	\$1,299.45	\$1,434.93	\$1,555.07	\$1,704.18	\$1,821.33	\$2,130.21
83	\$1,144.82	\$1,425.19	\$1,573.81	\$1,705.53	\$1,869.09	\$1,997.58	\$2,336.36
84	\$1,245.84	\$1,550.92	\$1,712.67	\$1,856.05	\$2,034.01	\$2,173.86	\$2,542.49
85	\$1,346.85	\$1,676.68	\$1,851.53	\$2,006.54	\$2,198.92	\$2,350.10	\$2,748.67
86	\$1,535.40	\$1,911.42	\$2,110.76	\$2,287.43	\$2,506.79	\$2,679.13	\$3,133.48
87	\$1,723.95	\$2,146.18	\$2,369.98	\$2,568.36	\$2,814.62	\$3,008.15	\$3,518.28
88	\$1,912.52	\$2,380.89	\$2,629.18	\$2,849.27	\$3,122.47	\$3,337.17	\$3,903.10
89	\$2,101.06	\$2,615.64	\$2,888.42	\$3,130.17	\$3,430.35	\$3,666.16	\$4,287.90
90	\$2,289.64	\$2,850.37	\$3,147.62	\$3,411.09	\$3,738.19	\$3,995.19	\$4,672.73
91	\$2,478.20	\$3,085.08	\$3,406.83	\$3,692.01	\$4,046.03	\$4,324.20	\$5,057.53
92	\$2,666.74	\$3,319.84	\$3,666.05	\$3,972.94	\$4,353.88	\$4,653.20	\$5,442.34
93	\$2,855.32	\$3,554.56	\$3,925.26	\$4,253.83	\$4,661.72	\$4,982.22	\$5,827.17
94	\$3,043.85	\$3,789.31	\$4,184.49	\$4,534.74	\$4,969.56	\$5,311.25	\$6,211.98
95	\$3,232.42	\$4,024.03	\$4,443.70	\$4,815.65	\$5,277.44	\$5,640.27	\$6,596.79
96	\$3,474.87	\$4,325.85	\$4,776.99	\$5,176.84	\$5,673.25	\$6,063.28	\$7,091.54
97	\$3,717.30	\$4,627.65	\$5,110.24	\$5,538.00	\$6,069.04	\$6,486.28	\$7,586.30
98	\$3,959.71	\$4,929.46	\$5,443.53	\$5,899.17	\$6,464.85	\$6,909.30	\$8,081.07
99	\$4,202.16	\$5,231.26	\$5,776.81	\$6,260.37	\$6,860.66	\$7,332.34	\$8,575.83

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$69.25	\$86.21	\$95.43	\$103.20	\$113.06	\$120.82	\$141.33
31	\$70.10	\$87.27	\$96.61	\$104.47	\$114.46	\$122.34	\$143.09
32	\$70.98	\$88.35	\$97.79	\$105.72	\$115.86	\$123.85	\$144.84
33	\$71.80	\$89.41	\$98.96	\$107.00	\$117.25	\$125.35	\$146.55
34	\$72.66	\$90.46	\$100.15	\$108.25	\$118.62	\$126.80	\$148.31
35	\$73.53	\$91.54	\$101.33	\$109.53	\$120.05	\$128.29	\$150.05
36	\$74.40	\$92.59	\$102.51	\$110.84	\$121.46	\$129.79	\$151.79
37	\$75.25	\$93.67	\$103.70	\$112.09	\$122.87	\$131.27	\$153.54
38	\$76.08	\$94.73	\$104.88	\$113.37	\$124.26	\$132.78	\$155.30
39	\$76.95	\$95.82	\$106.03	\$114.65	\$125.63	\$134.27	\$157.07
40	\$77.79	\$96.85	\$107.23	\$115.93	\$127.04	\$135.78	\$158.82
41	\$79.87	\$99.43	\$110.08	\$118.98	\$130.38	\$139.39	\$163.00
42	\$81.95	\$102.02	\$112.99	\$122.09	\$133.79	\$142.99	\$167.23
43	\$84.03	\$104.56	\$115.83	\$125.15	\$137.15	\$146.60	\$171.46
44	\$86.06	\$107.15	\$118.70	\$128.23	\$140.51	\$150.20	\$175.67
45	\$88.13	\$109.72	\$121.53	\$131.32	\$143.90	\$153.81	\$179.89
46	\$90.97	\$113.24	\$125.41	\$135.53	\$148.51	\$158.75	\$185.64
47	\$93.80	\$116.77	\$129.23	\$139.74	\$153.12	\$163.67	\$191.45
48	\$96.61	\$120.28	\$133.10	\$143.92	\$157.74	\$168.60	\$197.19
49	\$99.49	\$123.81	\$136.96	\$148.16	\$162.35	\$173.53	\$202.96
50	\$102.28	\$127.31	\$140.77	\$152.37	\$166.99	\$178.46	\$208.74
51	\$107.14	\$133.39	\$147.48	\$159.65	\$174.95	\$186.97	\$218.70
52	\$112.03	\$139.47	\$154.13	\$166.90	\$182.90	\$195.49	\$228.61
53	\$116.89	\$145.53	\$160.80	\$174.16	\$190.83	\$203.96	\$238.58
54	\$121.77	\$151.59	\$167.48	\$181.43	\$198.79	\$212.48	\$248.51
55	\$126.67	\$157.67	\$174.14	\$188.68	\$206.76	\$220.97	\$258.45
56	\$134.95	\$167.99	\$185.57	\$201.01	\$220.31	\$235.48	\$275.39
57	\$143.27	\$178.34	\$196.99	\$213.39	\$233.86	\$249.93	\$292.35
58	\$151.56	\$188.67	\$208.41	\$225.75	\$247.42	\$264.44	\$309.28
59	\$159.84	\$199.02	\$219.84	\$238.14	\$260.99	\$278.94	\$326.24
60	\$168.15	\$209.32	\$231.24	\$250.49	\$274.53	\$293.41	\$343.18
61	\$184.01	\$229.07	\$253.16	\$274.17	\$300.44	\$321.10	\$375.57
62	\$199.88	\$248.83	\$275.05	\$297.79	\$326.33	\$348.77	\$407.92
63	\$215.77	\$268.59	\$296.92	\$321.41	\$352.21	\$376.45	\$440.28
64	\$231.60	\$288.31	\$318.80	\$345.04	\$378.14	\$404.14	\$472.66
65	\$247.47	\$308.07	\$340.72	\$368.68	\$404.04	\$431.80	\$505.03
66	\$276.27	\$343.88	\$380.20	\$411.54	\$451.02	\$482.03	\$563.76
67	\$305.02	\$379.71	\$419.62	\$454.43	\$498.02	\$532.24	\$622.50
68	\$333.82	\$415.56	\$459.09	\$497.29	\$544.99	\$582.44	\$681.23
69	\$362.57	\$451.39	\$498.53	\$540.16	\$591.96	\$632.67	\$739.98
70	\$391.34	\$487.20	\$537.95	\$583.05	\$638.94	\$682.88	\$798.70
71	\$445.82	\$555.01	\$612.79	\$664.18	\$727.86	\$777.91	\$909.87
72	\$500.28	\$622.83	\$687.62	\$745.34	\$816.79	\$872.96	\$1,021.01
73	\$554.74	\$690.62	\$762.43	\$826.48	\$905.73	\$968.00	\$1,132.15
74	\$609.24	\$758.42	\$837.25	\$907.63	\$994.67	\$1,063.05	\$1,243.31
75	\$663.72	\$826.23	\$912.06	\$988.77	\$1,083.60	\$1,158.07	\$1,354.46
76	\$747.22	\$930.18	\$1,026.57	\$1,113.22	\$1,219.95	\$1,303.83	\$1,524.94
77	\$830.76	\$1,034.21	\$1,141.10	\$1,237.66	\$1,356.32	\$1,449.57	\$1,695.39
78	\$914.28	\$1,138.17	\$1,255.60	\$1,362.09	\$1,492.71	\$1,595.32	\$1,865.86
79	\$997.79	\$1,242.17	\$1,370.11	\$1,486.52	\$1,629.06	\$1,741.06	\$2,036.33
80	\$1,081.34	\$1,346.15	\$1,484.63	\$1,610.94	\$1,765.42	\$1,886.80	\$2,206.79
81	\$1,211.09	\$1,507.67	\$1,662.77	\$1,804.27	\$1,977.29	\$2,113.18	\$2,471.60
82	\$1,340.85	\$1,669.23	\$1,840.95	\$1,997.60	\$2,189.14	\$2,339.64	\$2,736.42
83	\$1,470.60	\$1,830.75	\$2,019.11	\$2,190.88	\$2,400.98	\$2,566.04	\$3,001.24
84	\$1,600.37	\$1,992.28	\$2,197.25	\$2,384.20	\$2,612.86	\$2,792.47	\$3,266.05
85	\$1,730.12	\$2,153.83	\$2,375.40	\$2,577.54	\$2,824.68	\$3,018.88	\$3,530.88
86	\$1,972.34	\$2,455.39	\$2,707.95	\$2,938.38	\$3,220.14	\$3,441.54	\$4,025.17
87	\$2,214.54	\$2,756.94	\$3,040.53	\$3,299.25	\$3,615.62	\$3,864.17	\$4,519.51
88	\$2,456.76	\$3,058.45	\$3,373.08	\$3,660.10	\$4,011.04	\$4,286.83	\$5,013.84
89	\$2,698.99	\$3,359.98	\$3,705.65	\$4,020.94	\$4,406.53	\$4,709.45	\$5,508.13
90	\$2,941.21	\$3,661.50	\$4,038.20	\$4,381.81	\$4,802.00	\$5,132.14	\$6,002.46
91	\$3,183.43	\$3,963.02	\$4,370.76	\$4,742.67	\$5,197.43	\$5,554.76	\$6,496.77
92	\$3,425.63	\$4,264.57	\$4,703.33	\$5,103.53	\$5,592.88	\$5,977.40	\$6,991.12
93	\$3,667.87	\$4,566.11	\$5,035.87	\$5,464.37	\$5,988.31	\$6,400.05	\$7,485.45
94	\$3,910.05	\$4,867.64	\$5,368.41	\$5,825.23	\$6,383.78	\$6,822.70	\$7,979.74
95	\$4,152.29	\$5,169.17	\$5,700.97	\$6,186.04	\$6,779.26	\$7,245.34	\$8,474.06
96	\$4,463.75	\$5,556.87	\$6,128.56	\$6,650.04	\$7,287.69	\$7,788.73	\$9,109.62
97	\$4,775.14	\$5,944.58	\$6,556.10	\$7,113.96	\$7,796.15	\$8,332.11	\$9,745.17
98	\$5,086.55	\$6,332.27	\$6,983.69	\$7,577.93	\$8,304.59	\$8,875.52	\$10,380.73
99	\$5,397.97	\$6,719.95	\$7,411.28	\$8,041.92	\$8,813.02	\$9,418.92	\$11,016.29

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$94.26	\$117.32	\$129.67	\$140.41	\$153.84	\$164.43	\$192.34
31	\$95.40	\$118.77	\$131.26	\$142.14	\$155.76	\$166.47	\$194.71
32	\$96.57	\$120.21	\$132.88	\$143.88	\$157.67	\$168.52	\$197.09
33	\$97.74	\$121.66	\$134.47	\$145.61	\$159.57	\$170.56	\$199.43
34	\$98.91	\$123.09	\$136.09	\$147.33	\$161.47	\$172.55	\$201.82
35	\$100.05	\$124.57	\$137.68	\$149.07	\$163.36	\$174.58	\$204.21
36	\$101.23	\$126.02	\$139.30	\$150.81	\$165.26	\$176.62	\$206.59
37	\$102.38	\$127.49	\$140.91	\$152.54	\$167.18	\$178.66	\$208.95
38	\$103.55	\$128.91	\$142.49	\$154.28	\$169.07	\$180.71	\$211.32
39	\$104.72	\$130.38	\$144.08	\$156.02	\$170.97	\$182.75	\$213.72
40	\$105.87	\$131.81	\$145.71	\$157.77	\$172.86	\$184.74	\$216.12
41	\$108.69	\$135.31	\$149.54	\$161.94	\$177.44	\$189.65	\$221.82
42	\$111.50	\$138.81	\$153.40	\$166.12	\$182.05	\$194.57	\$227.57
43	\$114.32	\$142.31	\$157.25	\$170.29	\$186.65	\$199.46	\$233.30
44	\$117.11	\$145.80	\$161.09	\$174.48	\$191.22	\$204.36	\$239.00
45	\$119.92	\$149.31	\$164.93	\$178.67	\$195.81	\$209.26	\$244.76
46	\$123.29	\$153.43	\$169.52	\$183.65	\$201.27	\$215.11	\$251.59
47	\$126.63	\$157.65	\$174.09	\$188.64	\$206.73	\$220.95	\$258.43
48	\$129.95	\$161.80	\$178.67	\$193.63	\$212.18	\$226.79	\$265.27
49	\$133.33	\$165.98	\$183.28	\$198.61	\$217.65	\$232.64	\$272.07
50	\$136.66	\$170.14	\$187.85	\$203.61	\$223.14	\$238.48	\$278.92
51	\$142.17	\$177.01	\$195.44	\$211.83	\$232.17	\$248.10	\$290.19
52	\$147.72	\$183.87	\$203.01	\$220.06	\$241.14	\$257.74	\$301.42
53	\$153.22	\$190.75	\$210.56	\$228.27	\$250.12	\$267.35	\$312.67
54	\$158.73	\$197.61	\$218.15	\$236.49	\$259.15	\$276.94	\$323.92
55	\$164.26	\$204.48	\$225.70	\$244.71	\$268.15	\$286.58	\$335.19
56	\$173.08	\$215.46	\$237.81	\$257.86	\$282.59	\$302.03	\$353.24
57	\$181.96	\$226.51	\$249.93	\$271.04	\$297.02	\$317.46	\$371.30
58	\$190.78	\$237.51	\$262.05	\$284.19	\$311.46	\$332.89	\$389.35
59	\$199.61	\$248.52	\$274.18	\$297.38	\$325.92	\$348.33	\$407.38
60	\$208.47	\$259.51	\$286.28	\$310.55	\$340.35	\$363.72	\$425.43
61	\$224.62	\$279.62	\$308.61	\$334.66	\$366.74	\$391.96	\$458.45
62	\$240.78	\$299.77	\$330.92	\$358.74	\$393.12	\$420.16	\$491.41
63	\$256.96	\$319.89	\$353.20	\$382.81	\$419.52	\$448.35	\$524.40
64	\$273.11	\$339.98	\$375.50	\$406.90	\$445.93	\$476.58	\$557.38
65	\$289.27	\$360.14	\$397.80	\$430.97	\$472.30	\$504.76	\$590.38
66	\$318.36	\$396.29	\$437.65	\$474.26	\$519.75	\$555.46	\$649.66
67	\$347.39	\$432.47	\$477.46	\$517.56	\$567.19	\$606.19	\$708.96
68	\$376.48	\$468.66	\$517.29	\$560.84	\$614.64	\$656.88	\$768.29
69	\$405.53	\$504.83	\$557.09	\$604.12	\$662.06	\$707.60	\$827.60
70	\$434.56	\$541.02	\$596.92	\$647.44	\$709.50	\$758.29	\$886.89
71	\$489.17	\$608.95	\$671.90	\$728.75	\$798.62	\$853.53	\$998.30
72	\$543.75	\$676.93	\$746.86	\$810.08	\$887.75	\$948.79	\$1,109.70
73	\$598.34	\$744.87	\$821.87	\$891.41	\$976.84	\$1,044.05	\$1,221.08
74	\$652.93	\$812.83	\$896.85	\$972.75	\$1,065.99	\$1,139.30	\$1,332.49
75	\$707.52	\$880.78	\$971.80	\$1,054.05	\$1,155.11	\$1,234.53	\$1,443.90
76	\$790.44	\$984.04	\$1,085.49	\$1,177.63	\$1,290.56	\$1,379.28	\$1,613.18
77	\$873.39	\$1,087.29	\$1,199.22	\$1,301.21	\$1,425.97	\$1,524.00	\$1,782.46
78	\$956.35	\$1,190.56	\$1,312.91	\$1,424.77	\$1,561.39	\$1,668.72	\$1,951.73
79	\$1,039.30	\$1,293.81	\$1,426.58	\$1,548.33	\$1,696.81	\$1,813.47	\$2,120.97
80	\$1,122.26	\$1,397.07	\$1,540.29	\$1,671.91	\$1,832.23	\$1,958.19	\$2,290.29
81	\$1,256.89	\$1,564.72	\$1,725.13	\$1,872.53	\$2,052.09	\$2,193.16	\$2,565.10
82	\$1,391.57	\$1,732.40	\$1,909.97	\$2,073.18	\$2,271.97	\$2,428.16	\$2,839.95
83	\$1,526.24	\$1,900.01	\$2,094.80	\$2,273.77	\$2,491.84	\$2,663.14	\$3,114.81
84	\$1,660.93	\$2,067.65	\$2,279.62	\$2,474.43	\$2,711.70	\$2,898.12	\$3,389.61
85	\$1,795.59	\$2,235.31	\$2,464.45	\$2,675.08	\$2,931.58	\$3,133.10	\$3,664.44
86	\$2,046.97	\$2,548.25	\$2,809.48	\$3,049.57	\$3,341.99	\$3,571.76	\$4,177.47
87	\$2,298.33	\$2,861.23	\$3,154.52	\$3,424.06	\$3,752.38	\$4,010.39	\$4,690.50
88	\$2,549.73	\$3,174.14	\$3,499.54	\$3,798.57	\$4,162.80	\$4,449.01	\$5,203.50
89	\$2,801.10	\$3,487.10	\$3,844.58	\$4,173.06	\$4,573.23	\$4,887.65	\$5,716.54
90	\$3,052.48	\$3,800.04	\$4,189.58	\$4,547.59	\$4,983.66	\$5,326.27	\$6,229.58
91	\$3,303.87	\$4,112.98	\$4,534.61	\$4,922.10	\$5,394.06	\$5,764.90	\$6,742.56
92	\$3,555.22	\$4,425.92	\$4,879.65	\$5,296.60	\$5,804.48	\$6,203.54	\$7,255.60
93	\$3,806.64	\$4,738.86	\$5,224.66	\$5,671.10	\$6,214.87	\$6,642.18	\$7,768.65
94	\$4,058.00	\$5,051.79	\$5,569.70	\$6,045.60	\$6,625.32	\$7,080.82	\$8,281.65
95	\$4,309.37	\$5,364.74	\$5,914.69	\$6,420.11	\$7,035.74	\$7,519.46	\$8,794.68
96	\$4,632.62	\$5,767.11	\$6,358.33	\$6,901.63	\$7,563.43	\$8,083.39	\$9,454.27
97	\$4,955.81	\$6,169.46	\$6,801.91	\$7,383.10	\$8,091.09	\$8,647.34	\$10,113.86
98	\$5,278.99	\$6,571.81	\$7,245.54	\$7,864.63	\$8,618.77	\$9,211.30	\$10,773.46
99	\$5,602.21	\$6,974.19	\$7,689.13	\$8,346.16	\$9,146.47	\$9,775.28	\$11,433.08

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$37.00	\$46.08	\$51.41	\$55.14	\$60.41	\$64.58	\$75.52
31	\$37.47	\$46.65	\$52.06	\$55.81	\$61.16	\$65.37	\$76.45
32	\$37.93	\$47.21	\$52.70	\$56.47	\$61.89	\$66.16	\$77.41
33	\$38.38	\$47.76	\$53.32	\$57.19	\$62.65	\$66.99	\$78.34
34	\$38.83	\$48.35	\$53.97	\$57.85	\$63.41	\$67.76	\$79.24
35	\$39.31	\$48.90	\$54.60	\$58.53	\$64.16	\$68.55	\$80.18
36	\$39.75	\$49.49	\$55.25	\$59.23	\$64.90	\$69.37	\$81.11
37	\$40.21	\$50.05	\$55.88	\$59.91	\$65.64	\$70.16	\$82.05
38	\$40.68	\$50.61	\$56.52	\$60.57	\$66.38	\$70.93	\$83.00
39	\$41.12	\$51.17	\$57.13	\$61.25	\$67.15	\$71.76	\$83.94
40	\$41.58	\$51.77	\$57.79	\$61.95	\$67.88	\$72.55	\$84.85
41	\$42.42	\$52.81	\$58.92	\$63.21	\$69.26	\$74.02	\$86.59
42	\$43.25	\$53.87	\$60.07	\$64.45	\$70.64	\$75.48	\$88.31
43	\$44.08	\$54.90	\$61.20	\$65.70	\$71.99	\$76.96	\$89.98
44	\$44.96	\$55.96	\$62.34	\$66.95	\$73.37	\$78.42	\$91.71
45	\$45.79	\$56.99	\$63.51	\$68.20	\$74.74	\$79.89	\$93.45
46	\$46.95	\$58.46	\$65.09	\$69.98	\$76.67	\$81.94	\$95.84
47	\$48.13	\$59.93	\$66.70	\$71.71	\$78.61	\$83.99	\$98.26
48	\$49.32	\$61.40	\$68.29	\$73.47	\$80.49	\$86.05	\$100.65
49	\$50.48	\$62.85	\$69.91	\$75.24	\$82.44	\$88.10	\$103.03
50	\$51.67	\$64.32	\$71.51	\$76.97	\$84.37	\$90.16	\$105.47
51	\$53.90	\$67.09	\$74.59	\$80.29	\$87.99	\$94.02	\$110.00
52	\$56.11	\$69.86	\$77.69	\$83.59	\$91.63	\$97.94	\$114.53
53	\$58.36	\$72.63	\$80.79	\$86.93	\$95.24	\$101.82	\$119.05
54	\$60.56	\$75.40	\$83.86	\$90.24	\$98.88	\$105.68	\$123.60
55	\$62.79	\$78.16	\$86.94	\$93.55	\$102.49	\$109.56	\$128.12
56	\$67.07	\$83.49	\$92.83	\$99.92	\$109.51	\$117.01	\$136.88
57	\$71.36	\$88.82	\$98.68	\$106.30	\$116.48	\$124.52	\$145.62
58	\$75.63	\$94.17	\$104.57	\$112.66	\$123.47	\$131.97	\$154.34
59	\$79.90	\$99.49	\$110.43	\$119.04	\$130.46	\$139.42	\$163.06
60	\$84.18	\$104.81	\$116.31	\$125.40	\$137.46	\$146.89	\$171.81
61	\$93.84	\$116.82	\$129.70	\$139.78	\$153.21	\$163.71	\$191.47
62	\$103.48	\$128.80	\$143.07	\$154.15	\$168.93	\$180.54	\$211.16
63	\$113.11	\$140.80	\$156.47	\$168.53	\$184.68	\$197.39	\$230.84
64	\$122.76	\$152.83	\$169.87	\$182.88	\$200.43	\$214.19	\$250.52
65	\$132.40	\$164.83	\$183.25	\$197.23	\$216.16	\$231.04	\$270.18
66	\$151.31	\$188.36	\$209.22	\$225.41	\$247.03	\$264.03	\$308.80
67	\$170.20	\$211.91	\$235.19	\$253.59	\$277.91	\$297.02	\$347.39
68	\$189.13	\$235.45	\$261.16	\$281.77	\$308.80	\$330.02	\$385.97
69	\$208.03	\$258.98	\$287.13	\$309.93	\$339.65	\$363.02	\$424.57
70	\$226.96	\$282.53	\$313.10	\$338.12	\$370.52	\$396.03	\$463.18
71	\$264.17	\$328.88	\$364.32	\$393.58	\$431.32	\$460.97	\$539.15
72	\$301.41	\$375.20	\$415.53	\$449.04	\$492.08	\$525.92	\$615.12
73	\$338.62	\$421.55	\$466.74	\$504.47	\$552.87	\$590.87	\$691.07
74	\$375.84	\$467.90	\$517.96	\$559.93	\$613.63	\$655.81	\$767.04
75	\$413.09	\$514.24	\$569.18	\$615.39	\$674.40	\$720.78	\$843.01
76	\$475.22	\$591.60	\$654.46	\$707.99	\$775.86	\$829.23	\$969.86
77	\$537.38	\$668.99	\$739.74	\$800.58	\$877.35	\$937.68	\$1,096.69
78	\$599.52	\$746.35	\$825.02	\$893.18	\$978.83	\$1,046.14	\$1,223.55
79	\$661.70	\$823.73	\$910.27	\$985.78	\$1,080.31	\$1,154.56	\$1,350.39
80	\$723.83	\$901.09	\$995.55	\$1,078.39	\$1,181.76	\$1,263.01	\$1,477.22
81	\$810.71	\$1,009.24	\$1,115.04	\$1,207.77	\$1,323.59	\$1,414.58	\$1,654.47
82	\$897.56	\$1,117.37	\$1,234.49	\$1,337.18	\$1,465.40	\$1,566.15	\$1,831.74
83	\$984.41	\$1,225.51	\$1,353.97	\$1,466.60	\$1,607.24	\$1,717.71	\$2,009.04
84	\$1,071.29	\$1,333.64	\$1,473.41	\$1,596.00	\$1,749.04	\$1,869.28	\$2,186.31
85	\$1,158.14	\$1,441.76	\$1,592.90	\$1,725.40	\$1,890.85	\$2,020.85	\$2,363.56
86	\$1,320.27	\$1,643.63	\$1,815.87	\$1,966.94	\$2,155.55	\$2,303.75	\$2,694.44
87	\$1,482.43	\$1,845.47	\$2,038.89	\$2,208.52	\$2,420.28	\$2,586.69	\$3,025.35
88	\$1,644.57	\$2,047.31	\$2,261.89	\$2,450.08	\$2,685.00	\$2,869.60	\$3,356.25
89	\$1,806.69	\$2,249.15	\$2,484.91	\$2,691.60	\$2,949.72	\$3,152.50	\$3,687.14
90	\$1,968.85	\$2,450.99	\$2,707.91	\$2,933.16	\$3,214.43	\$3,435.44	\$4,018.04
91	\$2,130.97	\$2,652.85	\$2,930.91	\$3,174.72	\$3,479.15	\$3,718.33	\$4,348.94
92	\$2,293.13	\$2,854.71	\$3,153.92	\$3,416.27	\$3,743.88	\$4,001.25	\$4,679.82
93	\$2,455.24	\$3,056.56	\$3,376.93	\$3,657.84	\$4,008.61	\$4,284.17	\$5,010.72
94	\$2,617.41	\$3,258.39	\$3,599.93	\$3,899.40	\$4,273.29	\$4,567.09	\$5,341.63
95	\$2,779.53	\$3,460.25	\$3,822.95	\$4,140.94	\$4,538.02	\$4,850.02	\$5,672.54
96	\$2,987.99	\$3,719.77	\$4,109.67	\$4,451.53	\$4,878.37	\$5,213.77	\$6,097.98
97	\$3,196.48	\$3,979.28	\$4,396.40	\$4,762.09	\$5,218.74	\$5,577.53	\$6,523.41
98	\$3,404.95	\$4,238.78	\$4,683.09	\$5,072.65	\$5,559.09	\$5,941.26	\$6,948.85
99	\$3,613.39	\$4,498.32	\$4,969.82	\$5,383.24	\$5,899.43	\$6,305.03	\$7,374.29

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$59.21	\$73.73	\$81.63	\$88.20	\$96.67	\$103.32	\$120.82
31	\$59.95	\$74.62	\$82.64	\$89.30	\$97.85	\$104.61	\$122.30
32	\$60.68	\$75.53	\$83.65	\$90.37	\$99.04	\$105.87	\$123.85
33	\$61.41	\$76.44	\$84.65	\$91.49	\$100.25	\$107.14	\$125.35
34	\$62.13	\$77.35	\$85.67	\$92.57	\$101.43	\$108.41	\$126.80
35	\$62.86	\$78.26	\$86.66	\$93.67	\$102.64	\$109.69	\$128.29
36	\$63.61	\$79.18	\$87.70	\$94.77	\$103.83	\$110.97	\$129.79
37	\$64.33	\$80.11	\$88.70	\$95.84	\$105.03	\$112.24	\$131.27
38	\$65.08	\$80.99	\$89.70	\$96.91	\$106.21	\$113.52	\$132.78
39	\$65.79	\$81.89	\$90.70	\$98.01	\$107.41	\$114.81	\$134.27
40	\$66.53	\$82.82	\$91.71	\$99.10	\$108.63	\$116.08	\$135.75
41	\$68.29	\$85.02	\$94.14	\$101.77	\$111.50	\$119.19	\$139.40
42	\$70.09	\$87.25	\$96.61	\$104.41	\$114.43	\$122.27	\$143.03
43	\$71.84	\$89.45	\$99.04	\$107.05	\$117.32	\$125.37	\$146.63
44	\$73.64	\$91.67	\$101.47	\$109.69	\$120.20	\$128.48	\$150.27
45	\$75.41	\$93.86	\$103.93	\$112.34	\$123.11	\$131.59	\$153.91
46	\$77.78	\$96.85	\$107.24	\$115.91	\$127.00	\$135.72	\$158.78
47	\$80.18	\$99.83	\$110.56	\$119.45	\$130.93	\$139.91	\$163.65
48	\$82.58	\$102.82	\$113.86	\$123.02	\$134.82	\$144.08	\$168.53
49	\$84.97	\$105.77	\$117.20	\$126.62	\$138.73	\$148.27	\$173.40
50	\$87.37	\$108.77	\$120.51	\$130.15	\$142.66	\$152.44	\$178.30
51	\$91.54	\$113.94	\$126.19	\$136.36	\$149.42	\$159.70	\$186.80
52	\$95.69	\$119.14	\$131.87	\$142.55	\$156.25	\$167.00	\$195.29
53	\$99.87	\$124.33	\$137.54	\$148.79	\$163.03	\$174.25	\$203.79
54	\$104.03	\$129.50	\$143.25	\$155.01	\$169.85	\$181.53	\$212.31
55	\$108.21	\$134.69	\$148.90	\$161.20	\$176.63	\$188.80	\$220.80
56	\$115.29	\$143.52	\$158.65	\$171.77	\$188.25	\$201.19	\$235.31
57	\$122.42	\$152.39	\$168.39	\$182.36	\$199.85	\$213.59	\$249.81
58	\$129.51	\$161.24	\$178.10	\$192.94	\$211.41	\$225.97	\$264.29
59	\$136.60	\$170.07	\$187.84	\$203.53	\$223.04	\$238.36	\$278.76
60	\$143.72	\$178.89	\$197.53	\$214.05	\$234.62	\$250.75	\$293.30
61	\$157.35	\$195.89	\$216.41	\$234.41	\$256.91	\$274.57	\$321.13
62	\$170.98	\$212.85	\$235.29	\$254.74	\$279.16	\$298.35	\$348.95
63	\$184.65	\$229.84	\$254.18	\$275.05	\$301.44	\$322.18	\$376.79
64	\$198.27	\$246.83	\$273.05	\$295.39	\$323.69	\$345.96	\$404.62
65	\$211.92	\$263.82	\$291.94	\$315.69	\$345.95	\$369.77	\$432.46
66	\$236.65	\$294.61	\$325.84	\$352.53	\$386.38	\$412.92	\$482.98
67	\$261.38	\$325.42	\$359.74	\$389.41	\$426.74	\$456.10	\$533.44
68	\$286.15	\$356.21	\$393.65	\$426.29	\$467.16	\$499.27	\$583.94
69	\$310.88	\$387.02	\$427.54	\$463.15	\$507.53	\$542.45	\$634.44
70	\$335.64	\$417.80	\$461.46	\$500.01	\$547.95	\$585.65	\$684.93
71	\$382.44	\$476.11	\$525.81	\$569.77	\$624.39	\$667.33	\$780.50
72	\$429.29	\$534.40	\$590.21	\$639.54	\$700.85	\$749.05	\$876.08
73	\$476.09	\$592.70	\$654.57	\$709.28	\$777.32	\$830.77	\$971.66
74	\$522.93	\$651.00	\$718.94	\$779.05	\$853.77	\$912.47	\$1,067.23
75	\$569.77	\$709.29	\$783.33	\$848.83	\$930.20	\$994.17	\$1,162.80
76	\$641.72	\$798.86	\$881.97	\$956.02	\$1,047.67	\$1,119.74	\$1,309.63
77	\$713.65	\$888.41	\$980.65	\$1,063.19	\$1,165.14	\$1,245.25	\$1,456.45
78	\$785.57	\$977.99	\$1,079.32	\$1,170.36	\$1,282.59	\$1,370.80	\$1,603.29
79	\$857.54	\$1,067.56	\$1,177.95	\$1,277.57	\$1,400.07	\$1,496.32	\$1,750.10
80	\$929.48	\$1,157.12	\$1,276.62	\$1,384.77	\$1,517.52	\$1,621.84	\$1,896.94
81	\$1,041.03	\$1,295.97	\$1,429.84	\$1,550.94	\$1,699.63	\$1,816.48	\$2,124.52
82	\$1,152.57	\$1,434.81	\$1,583.02	\$1,717.10	\$1,881.74	\$2,011.09	\$2,352.17
83	\$1,264.12	\$1,573.66	\$1,736.22	\$1,883.27	\$2,063.86	\$2,205.75	\$2,579.80
84	\$1,375.64	\$1,712.54	\$1,889.39	\$2,049.43	\$2,245.94	\$2,400.36	\$2,807.45
85	\$1,487.19	\$1,851.38	\$2,042.59	\$2,215.60	\$2,428.03	\$2,594.99	\$3,035.07
86	\$1,695.38	\$2,110.60	\$2,328.56	\$2,525.77	\$2,767.97	\$2,958.28	\$3,459.96
87	\$1,903.60	\$2,369.78	\$2,614.52	\$2,835.99	\$3,107.89	\$3,321.57	\$3,884.87
88	\$2,111.79	\$2,628.95	\$2,900.50	\$3,146.16	\$3,447.83	\$3,684.88	\$4,309.78
89	\$2,319.99	\$2,888.17	\$3,186.47	\$3,456.33	\$3,787.75	\$4,048.17	\$4,734.71
90	\$2,528.21	\$3,147.35	\$3,472.40	\$3,766.52	\$4,127.70	\$4,411.49	\$5,159.60
91	\$2,736.41	\$3,406.56	\$3,758.38	\$4,076.67	\$4,467.61	\$4,774.76	\$5,584.51
92	\$2,944.62	\$3,665.74	\$4,044.33	\$4,386.86	\$4,807.54	\$5,138.07	\$6,009.42
93	\$3,152.81	\$3,924.94	\$4,330.29	\$4,697.06	\$5,147.49	\$5,501.34	\$6,434.33
94	\$3,361.04	\$4,184.13	\$4,616.29	\$5,007.24	\$5,487.37	\$5,864.65	\$6,859.23
95	\$3,569.22	\$4,443.34	\$4,902.23	\$5,317.42	\$5,827.31	\$6,227.93	\$7,284.15
96	\$3,836.93	\$4,776.59	\$5,269.90	\$5,716.25	\$6,264.37	\$6,695.05	\$7,830.47
97	\$4,104.62	\$5,109.85	\$5,637.59	\$6,115.04	\$6,701.41	\$7,162.15	\$8,376.76
98	\$4,372.32	\$5,443.08	\$6,005.24	\$6,513.85	\$7,138.49	\$7,629.23	\$8,923.10
99	\$4,640.01	\$5,776.34	\$6,372.91	\$6,912.65	\$7,575.51	\$8,096.32	\$9,469.38

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 17.87 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$80.68	\$100.43	\$110.98	\$120.19	\$131.69	\$140.76	\$164.61
31	\$81.66	\$101.67	\$112.36	\$121.66	\$133.31	\$142.48	\$166.64
32	\$82.65	\$102.90	\$113.74	\$123.11	\$134.92	\$144.23	\$168.70
33	\$83.65	\$104.13	\$115.11	\$124.62	\$136.58	\$145.99	\$170.75
34	\$84.63	\$105.39	\$116.48	\$126.11	\$138.20	\$147.70	\$172.75
35	\$85.66	\$106.61	\$117.84	\$127.59	\$139.83	\$149.46	\$174.81
36	\$86.65	\$107.86	\$119.24	\$129.09	\$141.46	\$151.18	\$176.83
37	\$87.65	\$109.13	\$120.59	\$130.57	\$143.08	\$152.93	\$178.84
38	\$88.64	\$110.33	\$121.97	\$132.05	\$144.72	\$154.65	\$180.89
39	\$89.66	\$111.58	\$123.34	\$133.55	\$146.36	\$156.41	\$182.94
40	\$90.63	\$112.83	\$124.72	\$135.02	\$147.96	\$158.15	\$184.96
41	\$93.02	\$115.80	\$127.98	\$138.61	\$151.89	\$162.33	\$189.86
42	\$95.41	\$118.80	\$131.28	\$142.14	\$155.79	\$166.50	\$194.73
43	\$97.79	\$121.77	\$134.54	\$145.71	\$159.69	\$170.69	\$199.60
44	\$100.22	\$124.75	\$137.82	\$149.27	\$163.61	\$174.85	\$204.50
45	\$102.60	\$127.71	\$141.12	\$152.85	\$167.49	\$179.02	\$209.39
46	\$105.46	\$131.28	\$145.03	\$157.12	\$172.17	\$184.00	\$215.23
47	\$108.31	\$134.82	\$148.97	\$161.35	\$176.83	\$188.98	\$221.05
48	\$111.18	\$138.39	\$152.89	\$165.62	\$181.48	\$194.00	\$226.87
49	\$114.05	\$141.93	\$156.84	\$169.88	\$186.18	\$198.96	\$232.70
50	\$116.90	\$145.53	\$160.76	\$174.13	\$190.85	\$203.96	\$238.56
51	\$121.60	\$151.39	\$167.18	\$181.15	\$198.52	\$212.15	\$248.16
52	\$126.31	\$157.25	\$173.64	\$188.16	\$206.24	\$220.40	\$257.77
53	\$131.04	\$163.11	\$180.07	\$195.22	\$213.89	\$228.62	\$267.37
54	\$135.74	\$168.98	\$186.51	\$202.20	\$221.58	\$236.81	\$276.98
55	\$140.43	\$174.83	\$192.96	\$209.22	\$229.27	\$245.06	\$286.58
56	\$148.00	\$184.22	\$203.33	\$220.45	\$241.62	\$258.21	\$302.00
57	\$155.54	\$193.62	\$213.72	\$231.70	\$253.94	\$271.41	\$317.43
58	\$163.09	\$203.02	\$224.09	\$242.95	\$266.25	\$284.56	\$332.83
59	\$170.64	\$212.43	\$234.45	\$254.21	\$278.58	\$297.71	\$348.20
60	\$178.18	\$221.82	\$244.82	\$265.43	\$290.93	\$310.91	\$363.63
61	\$192.10	\$239.13	\$264.02	\$286.16	\$313.61	\$335.16	\$392.00
62	\$205.97	\$256.43	\$283.19	\$306.90	\$336.29	\$359.42	\$420.38
63	\$219.89	\$273.75	\$302.39	\$327.60	\$358.99	\$383.70	\$448.76
64	\$233.81	\$291.04	\$321.56	\$348.31	\$381.69	\$407.93	\$477.14
65	\$247.69	\$308.35	\$340.76	\$369.03	\$404.40	\$432.20	\$505.50
66	\$272.67	\$339.47	\$374.99	\$406.23	\$445.19	\$475.81	\$556.50
67	\$297.65	\$370.54	\$409.25	\$443.45	\$485.99	\$519.39	\$607.48
68	\$322.65	\$401.67	\$443.49	\$480.70	\$526.79	\$562.98	\$658.47
69	\$347.61	\$432.76	\$477.71	\$517.90	\$567.55	\$606.59	\$709.45
70	\$372.64	\$463.86	\$511.98	\$555.12	\$608.33	\$650.20	\$760.46
71	\$419.56	\$522.28	\$576.47	\$625.03	\$684.98	\$732.06	\$856.22
72	\$466.46	\$580.71	\$640.94	\$694.96	\$761.57	\$813.95	\$951.98
73	\$513.37	\$639.11	\$705.44	\$764.84	\$838.19	\$895.82	\$1,047.74
74	\$560.28	\$697.55	\$769.94	\$834.76	\$914.79	\$977.70	\$1,143.49
75	\$607.25	\$755.93	\$834.42	\$904.63	\$991.38	\$1,059.55	\$1,239.27
76	\$678.71	\$844.91	\$932.43	\$1,011.13	\$1,108.09	\$1,184.30	\$1,385.12
77	\$750.19	\$933.90	\$1,030.45	\$1,117.63	\$1,224.78	\$1,309.01	\$1,530.99
78	\$821.65	\$1,022.90	\$1,128.48	\$1,224.10	\$1,341.49	\$1,433.76	\$1,676.89
79	\$893.15	\$1,111.86	\$1,226.46	\$1,330.60	\$1,458.19	\$1,558.44	\$1,822.73
80	\$964.63	\$1,200.86	\$1,324.48	\$1,437.09	\$1,574.87	\$1,683.17	\$1,968.61
81	\$1,080.40	\$1,344.97	\$1,483.43	\$1,609.52	\$1,763.86	\$1,885.13	\$2,204.85
82	\$1,196.11	\$1,489.05	\$1,642.37	\$1,781.99	\$1,952.86	\$2,087.11	\$2,441.06
83	\$1,311.86	\$1,633.15	\$1,801.32	\$1,954.44	\$2,141.87	\$2,289.10	\$2,677.30
84	\$1,427.63	\$1,777.26	\$1,960.24	\$2,126.89	\$2,330.85	\$2,491.09	\$2,913.56
85	\$1,543.39	\$1,921.35	\$2,119.18	\$2,299.33	\$2,519.83	\$2,693.06	\$3,149.76
86	\$1,759.48	\$2,190.37	\$2,415.84	\$2,621.25	\$2,872.60	\$3,070.08	\$3,590.74
87	\$1,975.56	\$2,459.36	\$2,712.54	\$2,943.17	\$3,225.37	\$3,447.11	\$4,031.71
88	\$2,191.63	\$2,728.36	\$3,009.22	\$3,265.07	\$3,578.14	\$3,824.16	\$4,472.68
89	\$2,407.69	\$2,997.32	\$3,305.92	\$3,586.94	\$3,930.93	\$4,201.15	\$4,913.65
90	\$2,623.78	\$3,266.32	\$3,602.61	\$3,908.88	\$4,283.69	\$4,578.21	\$5,354.60
91	\$2,839.84	\$3,535.33	\$3,899.27	\$4,230.78	\$4,636.48	\$4,955.21	\$5,795.59
92	\$3,055.91	\$3,804.31	\$4,195.96	\$4,552.69	\$4,989.25	\$5,332.26	\$6,236.56
93	\$3,271.96	\$4,073.31	\$4,492.66	\$4,874.62	\$5,342.05	\$5,709.27	\$6,677.53
94	\$3,488.07	\$4,342.29	\$4,789.32	\$5,196.51	\$5,694.79	\$6,086.32	\$7,118.51
95	\$3,704.15	\$4,611.27	\$5,086.03	\$5,518.40	\$6,047.58	\$6,463.34	\$7,559.46
96	\$3,981.93	\$4,957.16	\$5,467.49	\$5,932.31	\$6,501.16	\$6,948.09	\$8,126.44
97	\$4,259.77	\$5,302.97	\$5,848.95	\$6,346.16	\$6,954.72	\$7,432.86	\$8,693.38
98	\$4,537.59	\$5,648.81	\$6,230.36	\$6,760.05	\$7,408.28	\$7,917.59	\$9,260.36
99	\$4,815.36	\$5,994.68	\$6,611.82	\$7,173.96	\$7,861.84	\$8,402.37	\$9,827.31

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$53.99	\$67.18	\$74.69	\$80.42	\$88.10	\$94.18	\$110.17
31	\$54.64	\$68.02	\$75.62	\$81.39	\$89.21	\$95.33	\$111.49
32	\$55.30	\$68.84	\$76.52	\$82.38	\$90.29	\$96.51	\$112.87
33	\$55.97	\$69.68	\$77.48	\$83.38	\$91.40	\$97.66	\$114.23
34	\$56.65	\$70.50	\$78.39	\$84.40	\$92.47	\$98.83	\$115.60
35	\$57.29	\$71.33	\$79.29	\$85.39	\$93.54	\$99.99	\$116.94
36	\$57.98	\$72.19	\$80.22	\$86.37	\$94.62	\$101.16	\$118.33
37	\$58.65	\$73.02	\$81.17	\$87.37	\$95.73	\$102.30	\$119.67
38	\$59.30	\$73.81	\$82.08	\$88.38	\$96.81	\$103.47	\$121.06
39	\$59.97	\$74.66	\$82.99	\$89.36	\$97.91	\$104.65	\$122.37
40	\$60.66	\$75.50	\$83.92	\$90.33	\$99.01	\$105.82	\$123.76
41	\$61.84	\$77.02	\$85.58	\$92.12	\$100.97	\$107.90	\$126.19
42	\$63.05	\$78.47	\$87.22	\$93.92	\$102.94	\$110.01	\$128.67
43	\$64.25	\$79.97	\$88.90	\$95.71	\$104.92	\$112.10	\$131.11
44	\$65.42	\$81.49	\$90.52	\$97.50	\$106.84	\$114.20	\$133.59
45	\$66.65	\$82.98	\$92.19	\$99.31	\$108.79	\$116.27	\$136.03
46	\$68.43	\$85.17	\$94.56	\$101.89	\$111.70	\$119.38	\$139.58
47	\$70.17	\$87.34	\$96.96	\$104.52	\$114.55	\$122.42	\$143.19
48	\$71.94	\$89.52	\$99.40	\$107.13	\$117.40	\$125.47	\$146.76
49	\$73.65	\$91.73	\$101.79	\$109.78	\$120.26	\$128.56	\$150.32
50	\$75.44	\$93.91	\$104.20	\$112.37	\$123.15	\$131.64	\$153.90
51	\$78.72	\$97.95	\$108.70	\$117.25	\$128.48	\$137.31	\$160.58
52	\$81.95	\$102.01	\$113.25	\$122.09	\$133.80	\$142.97	\$167.22
53	\$85.21	\$106.06	\$117.76	\$126.93	\$139.11	\$148.66	\$173.89
54	\$88.48	\$110.09	\$122.29	\$131.79	\$144.40	\$154.33	\$180.52
55	\$92.70	\$115.42	\$128.16	\$138.11	\$151.34	\$161.75	\$189.15
56	\$99.05	\$123.31	\$136.85	\$147.58	\$161.71	\$172.82	\$202.15
57	\$105.42	\$131.23	\$145.54	\$157.03	\$172.07	\$183.91	\$215.10
58	\$111.77	\$139.12	\$154.19	\$166.49	\$182.45	\$194.97	\$228.07
59	\$118.10	\$147.02	\$162.87	\$175.94	\$192.82	\$206.09	\$241.02
60	\$124.45	\$154.94	\$171.55	\$185.40	\$203.19	\$217.16	\$253.97
61	\$138.49	\$172.41	\$191.02	\$206.31	\$226.11	\$241.64	\$282.63
62	\$152.54	\$189.89	\$210.52	\$227.23	\$249.00	\$266.12	\$311.24
63	\$166.55	\$207.34	\$230.00	\$248.14	\$271.94	\$290.60	\$339.91
64	\$180.59	\$224.84	\$249.49	\$269.04	\$294.83	\$315.09	\$368.57
65	\$198.75	\$247.44	\$274.71	\$296.13	\$324.49	\$346.80	\$405.62
66	\$226.93	\$282.48	\$313.35	\$338.07	\$370.48	\$395.94	\$463.09
67	\$255.08	\$317.55	\$352.00	\$380.02	\$416.47	\$445.12	\$520.58
68	\$283.26	\$352.63	\$390.66	\$422.00	\$462.44	\$494.24	\$578.05
69	\$311.42	\$387.69	\$429.28	\$463.92	\$508.41	\$543.41	\$635.53
70	\$339.58	\$422.74	\$467.91	\$505.89	\$554.40	\$592.50	\$692.99
71	\$394.99	\$491.73	\$544.12	\$588.45	\$644.89	\$689.23	\$806.13
72	\$450.40	\$560.74	\$620.35	\$671.03	\$735.36	\$785.91	\$919.21
73	\$505.84	\$629.69	\$696.53	\$753.60	\$825.83	\$882.65	\$1,032.31
74	\$561.25	\$698.69	\$772.79	\$836.13	\$916.32	\$979.33	\$1,145.41
75	\$623.10	\$775.68	\$857.81	\$928.29	\$1,017.30	\$1,087.23	\$1,271.63
76	\$716.37	\$891.81	\$985.66	\$1,067.23	\$1,169.56	\$1,249.98	\$1,461.97
77	\$809.65	\$1,007.91	\$1,113.50	\$1,206.21	\$1,321.86	\$1,412.73	\$1,652.32
78	\$902.89	\$1,124.03	\$1,241.37	\$1,345.12	\$1,474.12	\$1,575.47	\$1,842.65
79	\$996.17	\$1,240.13	\$1,369.21	\$1,484.10	\$1,626.42	\$1,738.23	\$2,033.01
80	\$1,089.45	\$1,356.24	\$1,497.08	\$1,623.03	\$1,778.70	\$1,900.97	\$2,223.35
81	\$1,220.20	\$1,518.99	\$1,676.73	\$1,817.80	\$1,992.12	\$2,129.08	\$2,490.16
82	\$1,350.93	\$1,681.76	\$1,856.37	\$2,012.57	\$2,205.57	\$2,357.18	\$2,756.93
83	\$1,481.65	\$1,844.48	\$2,036.01	\$2,207.33	\$2,419.00	\$2,585.31	\$3,023.78
84	\$1,612.40	\$2,007.23	\$2,215.66	\$2,402.13	\$2,632.45	\$2,813.41	\$3,290.56
85	\$1,743.12	\$2,170.00	\$2,395.30	\$2,596.86	\$2,845.89	\$3,041.55	\$3,557.38
86	\$1,987.13	\$2,473.79	\$2,730.65	\$2,960.47	\$3,244.32	\$3,467.35	\$4,055.39
87	\$2,231.18	\$2,777.58	\$3,066.00	\$3,323.99	\$3,642.73	\$3,893.18	\$4,553.46
88	\$2,475.22	\$3,081.41	\$3,401.34	\$3,687.58	\$4,041.18	\$4,319.00	\$5,051.48
89	\$2,719.27	\$3,385.17	\$3,736.69	\$4,051.16	\$4,439.59	\$4,744.82	\$5,549.48
90	\$2,963.29	\$3,689.00	\$4,072.02	\$4,414.68	\$4,838.03	\$5,170.63	\$6,047.54
91	\$3,207.33	\$3,992.80	\$4,407.38	\$4,778.27	\$5,236.44	\$5,596.46	\$6,545.57
92	\$3,451.37	\$4,296.60	\$4,742.74	\$5,141.81	\$5,634.87	\$6,022.26	\$7,043.59
93	\$3,695.39	\$4,600.37	\$5,078.07	\$5,505.39	\$6,033.29	\$6,448.08	\$7,541.63
94	\$3,939.44	\$4,904.18	\$5,413.39	\$5,868.96	\$6,431.69	\$6,873.90	\$8,039.67
95	\$4,183.49	\$5,207.97	\$5,748.75	\$6,232.53	\$6,830.16	\$7,299.74	\$8,537.67
96	\$4,497.24	\$5,598.58	\$6,179.88	\$6,699.97	\$7,342.43	\$7,847.22	\$9,178.03
97	\$4,810.99	\$5,989.20	\$6,611.08	\$7,167.39	\$7,854.67	\$8,394.65	\$9,818.33
98	\$5,124.74	\$6,379.78	\$7,042.22	\$7,634.84	\$8,366.95	\$8,942.17	\$10,458.67
99	\$5,438.50	\$6,770.39	\$7,473.39	\$8,102.26	\$8,879.21	\$9,489.65	\$11,098.99

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$87.95	\$109.50	\$121.13	\$131.01	\$143.57	\$153.43	\$179.46
31	\$89.01	\$110.84	\$122.67	\$132.61	\$145.35	\$155.34	\$181.69
32	\$90.11	\$112.19	\$124.11	\$134.23	\$147.13	\$157.25	\$183.89
33	\$91.18	\$113.54	\$125.66	\$135.87	\$148.90	\$159.13	\$186.11
34	\$92.30	\$114.86	\$127.14	\$137.49	\$150.66	\$161.02	\$188.32
35	\$93.37	\$116.23	\$128.63	\$139.13	\$152.44	\$162.91	\$190.55
36	\$94.44	\$117.61	\$130.13	\$140.73	\$154.22	\$164.81	\$192.80
37	\$95.52	\$118.98	\$131.63	\$142.36	\$155.98	\$166.69	\$194.99
38	\$96.63	\$120.28	\$133.13	\$143.98	\$157.75	\$168.62	\$197.21
39	\$97.73	\$121.65	\$134.60	\$145.58	\$159.55	\$170.49	\$199.42
40	\$98.80	\$123.04	\$136.12	\$147.18	\$161.31	\$172.43	\$201.65
41	\$101.43	\$126.31	\$139.72	\$151.10	\$165.62	\$177.02	\$207.02
42	\$104.10	\$129.56	\$143.33	\$155.07	\$169.93	\$181.58	\$212.41
43	\$106.71	\$132.87	\$146.94	\$158.96	\$174.23	\$186.18	\$217.79
44	\$109.33	\$136.14	\$150.52	\$162.88	\$178.53	\$190.79	\$223.14
45	\$111.97	\$139.42	\$154.13	\$166.82	\$182.83	\$195.39	\$228.53
46	\$115.57	\$143.83	\$159.06	\$172.13	\$188.67	\$201.64	\$235.80
47	\$119.14	\$148.31	\$164.01	\$177.47	\$194.49	\$207.88	\$243.14
48	\$122.73	\$152.73	\$168.94	\$182.79	\$200.33	\$214.07	\$250.42
49	\$126.28	\$157.22	\$173.89	\$188.12	\$206.18	\$220.37	\$257.73
50	\$129.83	\$161.66	\$178.86	\$193.49	\$212.01	\$226.61	\$265.02
51	\$136.08	\$169.40	\$187.32	\$202.70	\$222.14	\$237.43	\$277.70
52	\$142.27	\$177.14	\$195.85	\$211.96	\$232.29	\$248.23	\$290.36
53	\$148.51	\$184.87	\$204.34	\$221.21	\$242.45	\$259.09	\$303.08
54	\$154.70	\$192.57	\$212.82	\$230.48	\$252.56	\$269.93	\$315.69
55	\$162.65	\$202.46	\$223.68	\$242.33	\$265.55	\$283.77	\$331.94
56	\$173.29	\$215.72	\$238.32	\$258.18	\$282.92	\$302.35	\$353.68
57	\$183.95	\$229.00	\$252.92	\$274.06	\$300.31	\$320.98	\$375.39
58	\$194.61	\$242.27	\$267.53	\$289.92	\$317.73	\$339.56	\$397.14
59	\$205.23	\$255.50	\$282.14	\$305.78	\$335.14	\$358.14	\$418.87
60	\$215.92	\$268.79	\$296.75	\$321.64	\$352.51	\$376.75	\$440.63
61	\$236.20	\$294.01	\$324.74	\$351.87	\$385.60	\$412.12	\$482.00
62	\$256.49	\$319.30	\$352.75	\$382.10	\$418.73	\$447.53	\$523.41
63	\$276.74	\$344.53	\$380.73	\$412.31	\$451.85	\$482.89	\$564.78
64	\$297.02	\$369.81	\$408.72	\$442.55	\$484.96	\$518.29	\$606.20
65	\$324.08	\$403.42	\$446.01	\$482.79	\$529.09	\$565.45	\$661.36
66	\$361.61	\$450.17	\$497.42	\$538.73	\$590.38	\$630.97	\$737.99
67	\$399.16	\$496.91	\$548.82	\$594.65	\$651.68	\$696.48	\$814.58
68	\$436.68	\$543.64	\$600.23	\$650.61	\$712.96	\$761.97	\$891.19
69	\$474.25	\$590.39	\$651.59	\$706.50	\$774.26	\$827.49	\$967.83
70	\$511.78	\$637.13	\$702.99	\$762.46	\$835.56	\$892.97	\$1,044.45
71	\$582.81	\$725.55	\$800.57	\$868.27	\$951.53	\$1,016.95	\$1,189.44
72	\$653.82	\$813.96	\$898.17	\$974.09	\$1,067.50	\$1,140.88	\$1,334.38
73	\$724.90	\$902.38	\$995.76	\$1,079.94	\$1,183.46	\$1,264.84	\$1,479.34
74	\$795.90	\$990.83	\$1,093.33	\$1,185.74	\$1,299.45	\$1,388.78	\$1,624.30
75	\$875.96	\$1,090.50	\$1,203.30	\$1,305.01	\$1,430.17	\$1,528.48	\$1,787.69
76	\$985.91	\$1,227.33	\$1,353.99	\$1,468.78	\$1,609.61	\$1,720.30	\$2,012.03
77	\$1,095.82	\$1,364.18	\$1,504.64	\$1,632.56	\$1,789.10	\$1,912.09	\$2,236.36
78	\$1,205.73	\$1,501.04	\$1,655.35	\$1,796.31	\$1,968.53	\$2,103.88	\$2,460.70
79	\$1,315.66	\$1,637.86	\$1,806.01	\$1,960.11	\$2,148.03	\$2,295.71	\$2,685.02
80	\$1,425.59	\$1,774.73	\$1,956.70	\$2,123.84	\$2,327.54	\$2,487.53	\$2,909.39
81	\$1,596.68	\$1,987.67	\$2,191.49	\$2,378.71	\$2,606.80	\$2,786.01	\$3,258.51
82	\$1,767.73	\$2,200.65	\$2,426.31	\$2,633.54	\$2,886.11	\$3,084.49	\$3,607.62
83	\$1,938.81	\$2,413.59	\$2,661.13	\$2,888.44	\$3,165.39	\$3,383.02	\$3,956.74
84	\$2,109.87	\$2,626.60	\$2,895.89	\$3,143.29	\$3,444.70	\$3,681.48	\$4,305.87
85	\$2,280.93	\$2,839.55	\$3,130.72	\$3,398.12	\$3,723.97	\$3,980.00	\$4,654.98
86	\$2,600.27	\$3,237.11	\$3,568.99	\$3,873.91	\$4,245.34	\$4,537.23	\$5,306.68
87	\$2,919.62	\$3,634.63	\$4,007.32	\$4,349.64	\$4,766.70	\$5,094.42	\$5,958.39
88	\$3,238.91	\$4,032.16	\$4,445.57	\$4,825.39	\$5,288.07	\$5,651.65	\$6,610.09
89	\$3,558.31	\$4,429.70	\$4,883.90	\$5,301.12	\$5,809.41	\$6,208.81	\$7,261.76
90	\$3,877.61	\$4,827.22	\$5,322.19	\$5,776.84	\$6,330.76	\$6,766.03	\$7,913.50
91	\$4,196.94	\$5,224.75	\$5,760.49	\$6,252.62	\$6,852.15	\$7,323.23	\$8,565.20
92	\$4,516.28	\$5,622.29	\$6,198.80	\$6,728.31	\$7,373.49	\$7,880.44	\$9,216.91
93	\$4,835.61	\$6,019.82	\$6,637.07	\$7,204.08	\$7,894.85	\$8,437.64	\$9,868.60
94	\$5,154.92	\$6,417.36	\$7,075.41	\$7,679.81	\$8,416.20	\$8,994.84	\$10,520.29
95	\$5,474.29	\$6,814.90	\$7,513.68	\$8,155.53	\$8,937.59	\$9,552.05	\$11,171.98
96	\$5,884.84	\$7,326.01	\$8,077.21	\$8,767.21	\$9,607.91	\$10,268.45	\$12,009.86
97	\$6,295.43	\$7,837.15	\$8,640.74	\$9,378.88	\$10,278.23	\$10,984.84	\$12,847.78
98	\$6,705.98	\$8,348.26	\$9,204.27	\$9,990.53	\$10,948.55	\$11,701.26	\$13,685.69
99	\$7,116.56	\$8,859.39	\$9,767.80	\$10,602.22	\$11,618.86	\$12,417.66	\$14,523.60

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$119.66	\$148.97	\$164.51	\$178.25	\$195.37	\$208.80	\$244.21
31	\$121.15	\$150.82	\$166.54	\$180.48	\$197.78	\$211.39	\$247.21
32	\$122.64	\$152.61	\$168.56	\$182.65	\$200.17	\$213.94	\$250.24
33	\$124.08	\$154.48	\$170.62	\$184.87	\$202.60	\$216.53	\$253.27
34	\$125.59	\$156.31	\$172.63	\$187.08	\$205.02	\$219.11	\$256.28
35	\$127.07	\$158.17	\$174.69	\$189.30	\$207.42	\$221.66	\$259.27
36	\$128.52	\$160.02	\$176.70	\$191.49	\$209.82	\$224.26	\$262.32
37	\$130.01	\$161.86	\$178.76	\$193.68	\$212.25	\$226.84	\$265.31
38	\$131.48	\$163.69	\$180.79	\$195.89	\$214.67	\$229.43	\$268.35
39	\$132.98	\$165.53	\$182.79	\$198.13	\$217.09	\$232.01	\$271.34
40	\$134.46	\$167.41	\$184.85	\$200.27	\$219.50	\$234.61	\$274.39
41	\$137.98	\$171.81	\$189.69	\$205.59	\$225.29	\$240.79	\$281.61
42	\$141.56	\$176.19	\$194.52	\$210.88	\$231.12	\$246.98	\$288.88
43	\$145.11	\$180.62	\$199.41	\$216.19	\$236.92	\$253.19	\$296.12
44	\$148.65	\$185.07	\$204.24	\$221.47	\$242.69	\$259.39	\$303.37
45	\$152.18	\$189.48	\$209.08	\$226.76	\$248.47	\$265.56	\$310.64
46	\$156.50	\$194.85	\$214.93	\$233.12	\$255.50	\$273.04	\$319.37
47	\$160.79	\$200.13	\$220.80	\$239.50	\$262.51	\$280.55	\$328.11
48	\$165.08	\$205.47	\$226.66	\$245.88	\$269.45	\$287.98	\$336.82
49	\$169.32	\$210.82	\$232.51	\$252.29	\$276.46	\$295.49	\$345.58
50	\$173.62	\$216.15	\$238.38	\$258.67	\$283.44	\$302.93	\$354.31
51	\$180.60	\$224.81	\$247.99	\$269.08	\$294.88	\$315.17	\$368.60
52	\$187.61	\$233.56	\$257.60	\$279.47	\$306.26	\$327.32	\$382.84
53	\$194.55	\$242.23	\$267.16	\$289.90	\$317.69	\$339.50	\$397.10
54	\$201.59	\$250.89	\$276.77	\$300.30	\$329.09	\$351.71	\$411.33
55	\$210.81	\$262.41	\$289.46	\$314.06	\$344.16	\$367.82	\$430.17
56	\$222.18	\$276.57	\$305.06	\$331.01	\$362.71	\$387.64	\$453.40
57	\$233.53	\$290.74	\$320.61	\$347.91	\$381.26	\$407.47	\$476.55
58	\$244.89	\$304.87	\$336.19	\$364.84	\$399.81	\$427.31	\$499.80
59	\$256.26	\$319.01	\$351.75	\$381.75	\$418.38	\$447.11	\$522.96
60	\$267.62	\$333.17	\$367.35	\$398.68	\$436.94	\$466.96	\$546.16
61	\$288.29	\$358.85	\$395.82	\$429.47	\$470.68	\$503.02	\$588.32
62	\$308.94	\$384.63	\$424.32	\$460.27	\$504.41	\$539.06	\$630.50
63	\$329.60	\$410.36	\$452.81	\$491.07	\$538.14	\$575.13	\$672.67
64	\$350.27	\$436.07	\$481.28	\$521.84	\$571.88	\$611.20	\$714.86
65	\$378.83	\$471.62	\$520.61	\$564.39	\$618.48	\$661.01	\$773.14
66	\$416.73	\$518.77	\$572.55	\$620.82	\$680.35	\$727.13	\$850.43
67	\$454.59	\$565.94	\$624.50	\$677.22	\$742.21	\$793.22	\$927.74
68	\$492.47	\$613.08	\$676.46	\$733.69	\$804.06	\$859.32	\$1,005.07
69	\$530.35	\$660.25	\$728.34	\$790.09	\$865.89	\$925.43	\$1,082.36
70	\$568.25	\$707.41	\$780.29	\$846.55	\$927.74	\$991.51	\$1,159.67
71	\$639.45	\$796.03	\$878.10	\$952.63	\$1,043.98	\$1,115.78	\$1,304.99
72	\$710.64	\$884.69	\$975.87	\$1,058.71	\$1,160.23	\$1,239.98	\$1,450.29
73	\$781.86	\$973.32	\$1,073.66	\$1,164.80	\$1,276.49	\$1,364.28	\$1,595.62
74	\$853.05	\$1,061.96	\$1,171.44	\$1,270.86	\$1,392.73	\$1,488.48	\$1,740.90
75	\$933.88	\$1,162.60	\$1,282.45	\$1,391.27	\$1,524.70	\$1,629.53	\$1,905.87
76	\$1,043.03	\$1,298.45	\$1,432.01	\$1,553.87	\$1,702.86	\$1,819.96	\$2,128.59
77	\$1,152.15	\$1,434.33	\$1,581.58	\$1,716.48	\$1,881.06	\$2,010.39	\$2,351.34
78	\$1,261.28	\$1,570.21	\$1,731.15	\$1,879.05	\$2,059.26	\$2,200.83	\$2,574.06
79	\$1,370.41	\$1,706.05	\$1,880.72	\$2,041.67	\$2,237.45	\$2,391.28	\$2,796.82
80	\$1,479.58	\$1,841.92	\$2,030.32	\$2,204.28	\$2,415.66	\$2,581.71	\$3,019.53
81	\$1,657.12	\$2,062.93	\$2,273.95	\$2,468.73	\$2,705.51	\$2,891.50	\$3,381.89
82	\$1,834.68	\$2,283.99	\$2,517.57	\$2,733.26	\$2,995.36	\$3,201.29	\$3,744.22
83	\$2,012.22	\$2,505.02	\$2,761.22	\$2,997.80	\$3,285.26	\$3,511.13	\$4,106.58
84	\$2,189.77	\$2,726.06	\$3,004.85	\$3,262.31	\$3,575.11	\$3,820.92	\$4,468.90
85	\$2,367.29	\$2,947.09	\$3,248.47	\$3,526.82	\$3,864.98	\$4,130.73	\$4,831.27
86	\$2,698.73	\$3,359.67	\$3,703.27	\$4,020.58	\$4,406.11	\$4,709.01	\$5,507.62
87	\$3,030.17	\$3,772.24	\$4,158.06	\$4,514.33	\$4,947.19	\$5,287.33	\$6,184.00
88	\$3,361.57	\$4,184.84	\$4,612.80	\$5,008.08	\$5,488.29	\$5,865.63	\$6,860.38
89	\$3,693.04	\$4,597.41	\$5,067.65	\$5,501.85	\$6,029.43	\$6,443.93	\$7,536.76
90	\$4,024.45	\$5,010.02	\$5,522.39	\$5,995.57	\$6,570.51	\$7,022.23	\$8,213.14
91	\$4,355.84	\$5,422.61	\$5,977.21	\$6,489.33	\$7,111.62	\$7,600.53	\$8,889.53
92	\$4,687.28	\$5,835.21	\$6,432.01	\$6,983.08	\$7,652.70	\$8,178.83	\$9,565.90
93	\$5,018.72	\$6,247.76	\$6,886.76	\$7,476.84	\$8,193.82	\$8,757.14	\$10,242.27
94	\$5,350.11	\$6,660.36	\$7,341.59	\$7,970.64	\$8,734.89	\$9,335.45	\$10,918.65
95	\$5,681.57	\$7,072.97	\$7,796.36	\$8,464.39	\$9,276.02	\$9,913.77	\$11,595.00
96	\$6,107.66	\$7,603.41	\$8,381.08	\$9,099.19	\$9,971.73	\$10,657.29	\$12,464.65
97	\$6,533.78	\$8,133.89	\$8,965.79	\$9,734.02	\$10,667.40	\$11,400.78	\$13,334.27
98	\$6,959.93	\$8,664.39	\$9,550.51	\$10,368.84	\$11,363.13	\$12,144.34	\$14,203.91
99	\$7,386.03	\$9,194.85	\$10,135.28	\$11,003.69	\$12,058.82	\$12,887.89	\$15,073.53

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$48.87	\$60.85	\$67.64	\$72.81	\$79.75	\$85.24	\$99.70
31	\$49.46	\$61.58	\$68.47	\$73.70	\$80.78	\$86.32	\$100.95
32	\$50.04	\$62.33	\$69.32	\$74.60	\$81.73	\$87.38	\$102.18
33	\$50.68	\$63.09	\$70.16	\$75.48	\$82.73	\$88.43	\$103.39
34	\$51.28	\$63.80	\$71.01	\$76.38	\$83.71	\$89.48	\$104.63
35	\$51.88	\$64.57	\$71.83	\$77.29	\$84.68	\$90.53	\$105.86
36	\$52.48	\$65.33	\$72.68	\$78.18	\$85.69	\$91.56	\$107.09
37	\$53.09	\$66.09	\$73.52	\$79.07	\$86.68	\$92.62	\$108.32
38	\$53.70	\$66.82	\$74.31	\$80.00	\$87.66	\$93.70	\$109.57
39	\$54.31	\$67.60	\$75.14	\$80.90	\$88.63	\$94.75	\$110.81
40	\$54.89	\$68.31	\$76.02	\$81.79	\$89.63	\$95.76	\$112.06
41	\$56.00	\$69.70	\$77.52	\$83.41	\$91.39	\$97.70	\$114.25
42	\$57.07	\$71.04	\$79.07	\$85.02	\$93.19	\$99.59	\$116.48
43	\$58.15	\$72.42	\$80.56	\$86.65	\$94.94	\$101.47	\$118.69
44	\$59.26	\$73.76	\$82.11	\$88.27	\$96.75	\$103.38	\$120.93
45	\$60.34	\$75.12	\$83.62	\$89.87	\$98.51	\$105.27	\$123.14
46	\$61.94	\$77.07	\$85.80	\$92.25	\$101.08	\$108.06	\$126.35
47	\$63.51	\$79.07	\$87.95	\$94.62	\$103.66	\$110.81	\$129.60
48	\$65.08	\$81.02	\$90.13	\$96.96	\$106.26	\$113.58	\$132.82
49	\$66.68	\$82.99	\$92.33	\$99.33	\$108.84	\$116.35	\$136.07
50	\$68.26	\$84.97	\$94.49	\$101.70	\$111.45	\$119.11	\$139.31
51	\$71.20	\$88.65	\$98.57	\$106.09	\$116.26	\$124.25	\$145.34
52	\$74.14	\$92.30	\$102.63	\$110.47	\$121.07	\$129.38	\$151.32
53	\$77.07	\$95.99	\$106.70	\$114.87	\$125.85	\$134.48	\$157.32
54	\$80.06	\$99.61	\$110.73	\$119.24	\$130.67	\$139.64	\$163.35
55	\$83.87	\$104.42	\$116.03	\$124.96	\$136.92	\$146.32	\$171.15
56	\$89.58	\$111.51	\$123.90	\$133.45	\$146.27	\$156.32	\$182.83
57	\$95.31	\$118.66	\$131.73	\$141.98	\$155.58	\$166.26	\$194.48
58	\$101.02	\$125.78	\$139.61	\$150.48	\$164.92	\$176.28	\$206.16
59	\$106.74	\$132.89	\$147.43	\$159.03	\$174.30	\$186.26	\$217.83
60	\$112.47	\$139.99	\$155.27	\$167.54	\$183.62	\$196.24	\$229.52
61	\$125.27	\$155.93	\$173.02	\$186.64	\$204.50	\$218.58	\$255.65
62	\$138.04	\$171.84	\$190.78	\$205.65	\$225.35	\$240.90	\$281.74
63	\$150.87	\$187.77	\$208.51	\$224.72	\$246.28	\$263.21	\$307.83
64	\$163.64	\$203.70	\$226.25	\$243.77	\$267.17	\$285.53	\$333.96
65	\$180.19	\$224.29	\$249.18	\$268.44	\$294.15	\$314.40	\$367.71
66	\$205.84	\$256.20	\$284.36	\$306.63	\$336.03	\$359.12	\$420.01
67	\$231.44	\$288.14	\$319.50	\$344.81	\$377.88	\$403.85	\$472.35
68	\$257.10	\$320.05	\$354.65	\$383.03	\$419.74	\$448.61	\$524.65
69	\$282.72	\$351.97	\$389.77	\$421.19	\$461.59	\$493.33	\$576.99
70	\$308.33	\$383.89	\$424.93	\$459.39	\$503.45	\$538.06	\$629.29
71	\$358.79	\$446.68	\$494.33	\$534.51	\$585.79	\$626.03	\$732.22
72	\$409.23	\$509.46	\$563.72	\$609.65	\$668.10	\$714.07	\$835.14
73	\$459.66	\$572.22	\$633.12	\$684.78	\$750.44	\$802.07	\$938.07
74	\$510.07	\$635.00	\$702.52	\$759.92	\$832.78	\$890.06	\$1,040.98
75	\$566.36	\$705.06	\$779.95	\$843.77	\$924.67	\$988.23	\$1,155.82
76	\$651.32	\$810.81	\$896.46	\$970.33	\$1,063.36	\$1,136.48	\$1,329.20
77	\$736.26	\$916.59	\$1,013.00	\$1,096.90	\$1,202.07	\$1,284.71	\$1,502.60
78	\$821.25	\$1,022.35	\$1,129.50	\$1,223.46	\$1,340.78	\$1,432.97	\$1,675.99
79	\$906.19	\$1,128.14	\$1,246.03	\$1,350.05	\$1,479.50	\$1,581.21	\$1,849.35
80	\$991.16	\$1,233.88	\$1,362.56	\$1,476.60	\$1,618.20	\$1,729.43	\$2,022.76
81	\$1,110.06	\$1,381.95	\$1,526.08	\$1,653.81	\$1,812.39	\$1,936.95	\$2,265.47
82	\$1,229.02	\$1,530.04	\$1,689.56	\$1,831.00	\$2,006.59	\$2,144.54	\$2,508.23
83	\$1,347.97	\$1,678.09	\$1,853.09	\$2,008.18	\$2,200.75	\$2,352.04	\$2,750.96
84	\$1,466.91	\$1,826.13	\$2,016.57	\$2,185.39	\$2,394.94	\$2,559.59	\$2,993.66
85	\$1,585.83	\$1,974.18	\$2,180.08	\$2,362.60	\$2,589.13	\$2,767.14	\$3,236.39
86	\$1,807.86	\$2,250.60	\$2,485.29	\$2,693.33	\$2,951.61	\$3,154.54	\$3,689.52
87	\$2,029.86	\$2,527.01	\$2,790.53	\$3,024.09	\$3,314.07	\$3,541.94	\$4,142.60
88	\$2,251.88	\$2,803.37	\$3,095.72	\$3,354.86	\$3,676.54	\$3,929.34	\$4,595.69
89	\$2,473.88	\$3,079.78	\$3,400.95	\$3,685.61	\$4,039.04	\$4,316.72	\$5,048.80
90	\$2,695.94	\$3,356.16	\$3,706.16	\$4,016.40	\$4,401.54	\$4,704.14	\$5,501.90
91	\$2,917.93	\$3,632.53	\$4,011.37	\$4,347.16	\$4,763.96	\$5,091.51	\$5,954.97
92	\$3,139.96	\$3,908.93	\$4,316.59	\$4,677.92	\$5,126.47	\$5,478.89	\$6,408.08
93	\$3,361.98	\$4,185.33	\$4,621.81	\$5,008.66	\$5,488.94	\$5,866.30	\$6,861.21
94	\$3,583.99	\$4,461.69	\$4,927.02	\$5,339.43	\$5,851.43	\$6,253.70	\$7,314.26
95	\$3,806.01	\$4,738.09	\$5,232.23	\$5,670.18	\$6,213.91	\$6,641.13	\$7,767.37
96	\$4,091.50	\$5,093.45	\$5,624.65	\$6,095.44	\$6,679.98	\$7,139.21	\$8,349.93
97	\$4,376.92	\$5,448.81	\$6,017.03	\$6,520.69	\$7,145.98	\$7,637.26	\$8,932.48
98	\$4,662.36	\$5,804.19	\$6,409.47	\$6,945.97	\$7,612.01	\$8,135.35	\$9,515.03
99	\$4,947.83	\$6,159.55	\$6,801.89	\$7,371.25	\$8,078.08	\$8,633.42	\$10,097.59

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$78.17	\$97.33	\$107.72	\$116.50	\$127.63	\$136.39	\$159.54
31	\$79.12	\$98.53	\$109.06	\$117.92	\$129.23	\$138.11	\$161.52
32	\$80.13	\$99.75	\$110.40	\$119.35	\$130.79	\$139.80	\$163.51
33	\$81.08	\$100.93	\$111.73	\$120.78	\$132.36	\$141.51	\$165.43
34	\$82.02	\$102.11	\$113.06	\$122.19	\$133.92	\$143.14	\$167.43
35	\$83.01	\$103.35	\$114.38	\$123.65	\$135.51	\$144.85	\$169.39
36	\$83.98	\$104.54	\$115.74	\$125.13	\$137.11	\$146.50	\$171.38
37	\$84.95	\$105.74	\$117.08	\$126.54	\$138.71	\$148.21	\$173.35
38	\$85.89	\$106.94	\$118.39	\$128.00	\$140.28	\$149.89	\$175.29
39	\$86.87	\$108.17	\$119.70	\$129.43	\$141.81	\$151.60	\$177.30
40	\$87.81	\$109.31	\$121.07	\$130.88	\$143.42	\$153.27	\$179.28
41	\$90.16	\$112.24	\$124.30	\$134.31	\$147.20	\$157.34	\$184.02
42	\$92.51	\$115.15	\$127.55	\$137.81	\$151.05	\$161.41	\$188.78
43	\$94.84	\$118.06	\$130.76	\$141.27	\$154.82	\$165.48	\$193.55
44	\$97.18	\$120.96	\$134.00	\$144.77	\$158.63	\$169.54	\$198.31
45	\$99.49	\$123.89	\$137.21	\$148.26	\$162.45	\$173.62	\$203.08
46	\$102.70	\$127.84	\$141.57	\$152.97	\$167.65	\$179.21	\$209.57
47	\$105.88	\$131.82	\$145.89	\$157.77	\$172.88	\$184.76	\$216.12
48	\$109.07	\$135.77	\$150.25	\$162.47	\$178.06	\$190.35	\$222.60
49	\$112.30	\$139.76	\$154.62	\$167.28	\$183.27	\$195.90	\$229.14
50	\$115.47	\$143.73	\$158.93	\$172.02	\$188.51	\$201.48	\$235.65
51	\$120.95	\$150.60	\$166.52	\$180.19	\$197.50	\$211.06	\$246.89
52	\$126.48	\$157.45	\$174.00	\$188.42	\$206.47	\$220.68	\$258.10
53	\$131.95	\$164.29	\$181.51	\$196.60	\$215.42	\$230.26	\$269.31
54	\$137.47	\$171.12	\$189.07	\$204.83	\$224.43	\$239.87	\$280.52
55	\$144.54	\$179.91	\$198.70	\$215.27	\$235.92	\$252.13	\$294.92
56	\$154.00	\$191.69	\$211.75	\$229.38	\$251.40	\$268.68	\$314.22
57	\$163.48	\$203.47	\$224.77	\$243.51	\$266.85	\$285.20	\$333.58
58	\$172.93	\$215.26	\$237.81	\$257.61	\$282.32	\$301.75	\$352.90
59	\$182.39	\$227.08	\$250.84	\$271.71	\$297.81	\$318.26	\$372.24
60	\$191.87	\$238.85	\$263.84	\$285.80	\$313.24	\$334.77	\$391.57
61	\$209.96	\$261.40	\$288.86	\$312.83	\$342.80	\$366.37	\$428.52
62	\$228.07	\$283.92	\$313.84	\$339.79	\$372.35	\$397.98	\$465.45
63	\$246.18	\$306.46	\$338.80	\$366.74	\$401.90	\$429.54	\$502.35
64	\$264.27	\$328.99	\$363.77	\$393.71	\$431.46	\$461.13	\$539.32
65	\$288.37	\$359.00	\$397.04	\$429.63	\$470.83	\$503.18	\$588.53
66	\$321.91	\$400.73	\$443.04	\$479.57	\$525.58	\$561.70	\$656.96
67	\$355.44	\$442.50	\$488.99	\$529.55	\$580.34	\$620.23	\$725.41
68	\$389.01	\$484.27	\$534.96	\$579.52	\$635.08	\$678.74	\$793.85
69	\$422.52	\$525.98	\$580.93	\$629.46	\$689.82	\$737.24	\$862.29
70	\$456.03	\$567.75	\$626.91	\$679.44	\$744.58	\$795.78	\$930.74
71	\$519.51	\$646.76	\$714.11	\$773.98	\$848.21	\$906.51	\$1,060.28
72	\$583.00	\$725.81	\$801.28	\$868.54	\$951.83	\$1,017.28	\$1,189.79
73	\$646.43	\$804.80	\$888.46	\$963.13	\$1,055.45	\$1,128.02	\$1,319.29
74	\$709.95	\$883.77	\$975.65	\$1,057.67	\$1,159.10	\$1,238.78	\$1,448.85
75	\$781.50	\$972.85	\$1,073.88	\$1,164.24	\$1,275.87	\$1,363.58	\$1,594.82
76	\$879.82	\$1,095.26	\$1,208.74	\$1,310.72	\$1,436.42	\$1,535.20	\$1,795.52
77	\$978.16	\$1,217.75	\$1,343.57	\$1,457.26	\$1,597.00	\$1,706.81	\$1,996.24
78	\$1,076.50	\$1,340.15	\$1,478.40	\$1,603.78	\$1,757.58	\$1,878.40	\$2,196.97
79	\$1,174.84	\$1,462.59	\$1,613.23	\$1,750.30	\$1,918.12	\$2,050.01	\$2,397.67
80	\$1,273.21	\$1,585.01	\$1,748.08	\$1,896.80	\$2,078.71	\$2,221.61	\$2,598.39
81	\$1,425.98	\$1,775.20	\$1,957.83	\$2,124.44	\$2,328.15	\$2,488.17	\$2,910.19
82	\$1,578.77	\$1,965.43	\$2,167.61	\$2,352.06	\$2,577.59	\$2,754.83	\$3,222.00
83	\$1,731.56	\$2,155.64	\$2,377.39	\$2,579.64	\$2,827.03	\$3,021.38	\$3,533.81
84	\$1,884.35	\$2,345.81	\$2,587.15	\$2,807.28	\$3,076.49	\$3,288.00	\$3,845.58
85	\$2,037.12	\$2,536.02	\$2,796.93	\$3,034.92	\$3,325.92	\$3,554.59	\$4,157.42
86	\$2,322.33	\$2,891.07	\$3,188.49	\$3,459.81	\$3,791.53	\$4,052.24	\$4,739.44
87	\$2,607.52	\$3,246.14	\$3,580.03	\$3,884.70	\$4,257.20	\$4,549.88	\$5,321.47
88	\$2,892.71	\$3,601.15	\$3,971.60	\$4,309.59	\$4,722.80	\$5,047.52	\$5,903.55
89	\$3,177.91	\$3,956.19	\$4,363.20	\$4,734.44	\$5,188.46	\$5,545.15	\$6,485.54
90	\$3,463.11	\$4,311.22	\$4,754.74	\$5,159.36	\$5,654.09	\$6,042.82	\$7,067.59
91	\$3,748.32	\$4,666.24	\$5,146.33	\$5,584.23	\$6,119.68	\$6,540.44	\$7,649.61
92	\$4,033.49	\$5,021.31	\$5,537.92	\$6,009.13	\$6,585.32	\$7,038.05	\$8,231.67
93	\$4,318.71	\$5,376.36	\$5,929.48	\$6,434.00	\$7,050.96	\$7,535.73	\$8,813.70
94	\$4,603.88	\$5,731.38	\$6,321.01	\$6,858.89	\$7,516.57	\$8,033.37	\$9,395.74
95	\$4,889.11	\$6,086.42	\$6,712.59	\$7,283.74	\$7,982.23	\$8,531.02	\$9,977.76
96	\$5,255.81	\$6,542.91	\$7,216.06	\$7,830.07	\$8,580.88	\$9,170.84	\$10,726.10
97	\$5,622.47	\$6,999.43	\$7,719.48	\$8,376.31	\$9,179.55	\$9,810.62	\$11,474.43
98	\$5,989.14	\$7,455.89	\$8,222.95	\$8,922.63	\$9,778.22	\$10,450.46	\$12,222.78
99	\$6,355.82	\$7,912.38	\$8,726.39	\$9,468.94	\$10,376.87	\$11,090.27	\$12,971.08

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$106.39	\$132.43	\$146.38	\$158.50	\$173.67	\$185.63	\$217.14
31	\$107.68	\$134.09	\$148.20	\$160.47	\$175.85	\$187.91	\$219.80
32	\$109.02	\$135.70	\$150.03	\$162.41	\$177.99	\$190.23	\$222.49
33	\$110.35	\$137.36	\$151.81	\$164.37	\$180.11	\$192.54	\$225.16
34	\$111.65	\$138.97	\$153.63	\$166.32	\$182.29	\$194.79	\$227.85
35	\$112.96	\$140.61	\$155.42	\$168.28	\$184.44	\$197.10	\$230.52
36	\$114.28	\$142.27	\$157.25	\$170.25	\$186.56	\$199.38	\$233.23
37	\$115.59	\$143.91	\$159.07	\$172.19	\$188.73	\$201.68	\$235.87
38	\$116.90	\$145.52	\$160.87	\$174.16	\$190.86	\$203.98	\$238.56
39	\$118.23	\$147.20	\$162.63	\$176.13	\$193.02	\$206.30	\$241.24
40	\$119.53	\$148.78	\$164.47	\$178.09	\$195.13	\$208.55	\$243.97
41	\$122.70	\$152.74	\$168.81	\$182.80	\$200.32	\$214.08	\$250.43
42	\$125.88	\$156.70	\$173.18	\$187.55	\$205.53	\$219.65	\$256.90
43	\$129.04	\$160.64	\$177.51	\$192.23	\$210.68	\$225.19	\$263.37
44	\$132.22	\$164.59	\$181.86	\$196.96	\$215.87	\$230.72	\$269.81
45	\$135.38	\$168.57	\$186.18	\$201.69	\$221.05	\$236.23	\$276.30
46	\$139.17	\$173.21	\$191.38	\$207.33	\$227.22	\$242.84	\$284.00
47	\$142.95	\$177.96	\$196.53	\$212.96	\$233.38	\$249.45	\$291.72
48	\$146.72	\$182.66	\$201.70	\$218.58	\$239.53	\$256.02	\$299.45
49	\$150.50	\$187.36	\$206.91	\$224.20	\$245.71	\$262.60	\$307.16
50	\$154.28	\$192.06	\$212.08	\$229.84	\$251.89	\$269.21	\$314.86
51	\$160.51	\$199.82	\$220.63	\$239.13	\$262.07	\$280.08	\$327.60
52	\$166.76	\$207.57	\$229.19	\$248.41	\$272.23	\$290.94	\$340.28
53	\$172.98	\$215.34	\$237.69	\$257.68	\$282.38	\$301.80	\$352.99
54	\$179.19	\$223.08	\$246.27	\$266.98	\$292.58	\$312.65	\$365.68
55	\$187.42	\$233.32	\$257.52	\$279.22	\$305.96	\$327.00	\$382.47
56	\$197.49	\$245.86	\$271.37	\$294.23	\$322.45	\$344.63	\$403.06
57	\$207.61	\$258.44	\$285.20	\$309.27	\$338.92	\$362.24	\$423.67
58	\$217.69	\$271.02	\$299.04	\$324.28	\$355.38	\$379.84	\$444.25
59	\$227.77	\$283.56	\$312.84	\$339.34	\$371.89	\$397.45	\$464.84
60	\$237.87	\$296.11	\$326.64	\$354.35	\$388.35	\$415.03	\$485.44
61	\$256.29	\$319.05	\$352.14	\$381.87	\$418.45	\$447.23	\$523.11
62	\$274.73	\$342.05	\$377.57	\$409.33	\$448.55	\$479.41	\$560.73
63	\$293.18	\$365.00	\$403.02	\$436.79	\$478.67	\$511.58	\$598.35
64	\$311.62	\$387.93	\$428.45	\$464.27	\$508.81	\$543.78	\$636.00
65	\$337.10	\$419.68	\$463.57	\$502.23	\$550.38	\$588.19	\$687.98
66	\$370.98	\$461.83	\$509.99	\$552.64	\$605.64	\$647.29	\$757.07
67	\$404.83	\$503.95	\$556.37	\$603.11	\$660.94	\$706.39	\$826.18
68	\$438.70	\$546.11	\$602.79	\$653.57	\$716.24	\$765.47	\$895.28
69	\$472.54	\$588.28	\$649.17	\$704.00	\$771.51	\$824.56	\$964.41
70	\$506.41	\$630.45	\$695.59	\$754.47	\$826.79	\$883.64	\$1,033.51
71	\$570.02	\$709.61	\$782.97	\$849.22	\$930.63	\$994.64	\$1,163.34
72	\$633.65	\$788.82	\$870.33	\$943.99	\$1,034.47	\$1,105.65	\$1,293.13
73	\$697.23	\$868.01	\$957.72	\$1,038.77	\$1,138.33	\$1,216.64	\$1,422.96
74	\$760.88	\$947.20	\$1,045.11	\$1,133.52	\$1,242.22	\$1,327.63	\$1,552.78
75	\$833.08	\$1,037.08	\$1,144.26	\$1,241.09	\$1,360.10	\$1,453.61	\$1,700.13
76	\$930.71	\$1,158.65	\$1,278.12	\$1,386.59	\$1,519.57	\$1,624.04	\$1,899.44
77	\$1,028.37	\$1,280.23	\$1,412.01	\$1,532.09	\$1,679.01	\$1,794.42	\$2,098.73
78	\$1,126.06	\$1,401.82	\$1,545.89	\$1,677.59	\$1,838.43	\$1,964.83	\$2,298.04
79	\$1,223.73	\$1,523.40	\$1,679.72	\$1,823.10	\$1,997.91	\$2,135.26	\$2,497.34
80	\$1,321.40	\$1,644.95	\$1,813.58	\$1,968.58	\$2,157.35	\$2,305.66	\$2,696.68
81	\$1,479.92	\$1,842.37	\$2,031.24	\$2,204.81	\$2,416.24	\$2,582.33	\$3,020.28
82	\$1,638.51	\$2,039.79	\$2,248.87	\$2,441.05	\$2,675.13	\$2,859.03	\$3,343.89
83	\$1,797.09	\$2,237.18	\$2,466.51	\$2,677.25	\$2,933.99	\$3,135.70	\$3,667.51
84	\$1,955.65	\$2,434.56	\$2,684.13	\$2,913.50	\$3,192.88	\$3,412.39	\$3,991.07
85	\$2,114.22	\$2,631.95	\$2,901.77	\$3,149.75	\$3,451.76	\$3,689.06	\$4,314.69
86	\$2,410.20	\$3,000.43	\$3,308.01	\$3,590.71	\$3,935.02	\$4,205.55	\$4,918.77
87	\$2,706.18	\$3,368.93	\$3,714.27	\$4,031.64	\$4,418.23	\$4,722.03	\$5,522.80
88	\$3,002.16	\$3,737.37	\$4,120.51	\$4,472.61	\$4,901.46	\$5,238.48	\$6,126.87
89	\$3,298.13	\$4,105.88	\$4,526.79	\$4,913.54	\$5,384.74	\$5,754.93	\$6,730.92
90	\$3,594.14	\$4,474.34	\$4,933.00	\$5,354.55	\$5,868.02	\$6,271.39	\$7,334.98
91	\$3,890.13	\$4,842.81	\$5,339.27	\$5,795.52	\$6,351.22	\$6,787.87	\$7,939.02
92	\$4,186.11	\$5,211.30	\$5,745.52	\$6,236.46	\$6,834.48	\$7,304.34	\$8,543.08
93	\$4,482.11	\$5,579.76	\$6,151.78	\$6,677.43	\$7,317.70	\$7,820.82	\$9,147.18
94	\$4,778.09	\$5,948.23	\$6,558.04	\$7,118.37	\$7,800.96	\$8,337.30	\$9,751.21
95	\$5,074.04	\$6,316.72	\$6,964.26	\$7,559.35	\$8,284.22	\$8,853.77	\$10,355.29
96	\$5,454.65	\$6,790.47	\$7,486.59	\$8,126.30	\$8,905.52	\$9,517.76	\$11,131.90
97	\$5,835.20	\$7,264.22	\$8,008.91	\$8,693.20	\$9,526.84	\$10,181.82	\$11,908.54
98	\$6,215.74	\$7,737.95	\$8,531.23	\$9,260.20	\$10,148.16	\$10,845.83	\$12,685.19
99	\$6,596.33	\$8,211.73	\$9,053.57	\$9,827.16	\$10,769.49	\$11,509.88	\$13,461.83

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.12	\$53.68	\$59.90	\$64.23	\$70.38	\$75.22	\$87.97
31	\$43.67	\$54.34	\$60.64	\$65.00	\$71.25	\$76.17	\$89.06
32	\$44.18	\$55.00	\$61.40	\$65.79	\$72.13	\$77.07	\$90.18
33	\$44.73	\$55.63	\$62.12	\$66.61	\$73.00	\$78.05	\$91.27
34	\$45.25	\$56.33	\$62.88	\$67.39	\$73.85	\$78.95	\$92.31
35	\$45.78	\$56.99	\$63.61	\$68.22	\$74.73	\$79.89	\$93.41
36	\$46.29	\$57.65	\$64.37	\$69.00	\$75.60	\$80.82	\$94.50
37	\$46.83	\$58.34	\$65.07	\$69.80	\$76.47	\$81.73	\$95.58
38	\$47.38	\$58.96	\$65.84	\$70.58	\$77.34	\$82.66	\$96.68
39	\$47.91	\$59.63	\$66.58	\$71.36	\$78.22	\$83.59	\$97.78
40	\$48.44	\$60.30	\$67.33	\$72.15	\$79.08	\$84.53	\$98.85
41	\$49.41	\$61.53	\$68.64	\$73.63	\$80.71	\$86.23	\$100.88
42	\$50.39	\$62.75	\$69.97	\$75.08	\$82.29	\$87.94	\$102.87
43	\$51.34	\$63.94	\$71.31	\$76.56	\$83.88	\$89.64	\$104.83
44	\$52.37	\$65.20	\$72.63	\$78.01	\$85.49	\$91.37	\$106.84
45	\$53.36	\$66.40	\$73.98	\$79.46	\$87.09	\$93.08	\$108.86
46	\$54.72	\$68.10	\$75.83	\$81.51	\$89.32	\$95.45	\$111.67
47	\$56.09	\$69.82	\$77.72	\$83.54	\$91.56	\$97.84	\$114.48
48	\$57.46	\$71.54	\$79.57	\$85.60	\$93.79	\$100.27	\$117.26
49	\$58.83	\$73.21	\$81.44	\$87.65	\$96.04	\$102.65	\$120.03
50	\$60.20	\$74.94	\$83.31	\$89.65	\$98.28	\$105.04	\$122.87
51	\$62.78	\$78.16	\$86.88	\$93.52	\$102.50	\$109.52	\$128.14
52	\$65.36	\$81.39	\$90.50	\$97.37	\$106.74	\$114.10	\$133.42
53	\$67.99	\$84.63	\$94.11	\$101.25	\$110.96	\$118.60	\$138.70
54	\$70.57	\$87.85	\$97.70	\$105.12	\$115.20	\$123.10	\$143.98
55	\$73.93	\$92.06	\$102.39	\$110.16	\$120.70	\$129.02	\$150.88
56	\$78.97	\$98.33	\$109.30	\$117.66	\$128.95	\$137.79	\$161.18
57	\$84.03	\$104.59	\$116.22	\$125.17	\$137.15	\$146.61	\$171.46
58	\$89.08	\$110.87	\$123.12	\$132.65	\$145.38	\$155.39	\$181.73
59	\$94.08	\$117.15	\$130.04	\$140.19	\$153.62	\$164.16	\$192.01
60	\$99.13	\$123.41	\$136.96	\$147.67	\$161.86	\$172.95	\$202.31
61	\$110.50	\$137.57	\$152.72	\$164.59	\$180.40	\$192.78	\$225.46
62	\$121.82	\$151.68	\$168.48	\$181.52	\$198.89	\$212.59	\$248.64
63	\$133.20	\$165.81	\$184.23	\$198.43	\$217.46	\$232.42	\$271.81
64	\$144.55	\$179.95	\$200.01	\$215.38	\$236.01	\$252.21	\$294.99
65	\$159.22	\$198.21	\$220.39	\$237.19	\$259.95	\$277.83	\$324.92
66	\$181.97	\$226.51	\$251.62	\$271.05	\$297.08	\$317.52	\$371.37
67	\$204.69	\$254.83	\$282.84	\$304.97	\$334.20	\$357.19	\$417.76
68	\$227.45	\$283.13	\$314.06	\$338.84	\$371.37	\$396.89	\$464.16
69	\$250.18	\$311.47	\$345.29	\$372.72	\$408.46	\$436.55	\$510.60
70	\$272.93	\$339.77	\$376.54	\$406.60	\$445.59	\$476.25	\$557.02
71	\$317.71	\$395.50	\$438.12	\$473.30	\$518.69	\$554.36	\$648.36
72	\$362.47	\$451.23	\$499.71	\$539.99	\$591.77	\$632.46	\$739.72
73	\$407.22	\$506.97	\$561.30	\$606.68	\$664.87	\$710.58	\$831.09
74	\$451.97	\$562.68	\$622.90	\$673.37	\$737.95	\$788.68	\$922.43
75	\$501.95	\$624.86	\$691.61	\$747.78	\$819.46	\$875.81	\$1,024.34
76	\$577.44	\$718.88	\$795.24	\$860.29	\$942.75	\$1,007.63	\$1,178.47
77	\$652.98	\$812.89	\$898.86	\$972.78	\$1,066.10	\$1,139.38	\$1,332.60
78	\$728.48	\$906.90	\$1,002.50	\$1,085.31	\$1,189.38	\$1,271.17	\$1,486.74
79	\$804.00	\$1,000.92	\$1,106.06	\$1,197.82	\$1,312.69	\$1,402.91	\$1,640.86
80	\$879.54	\$1,094.93	\$1,209.70	\$1,310.36	\$1,435.97	\$1,534.69	\$1,794.97
81	\$985.10	\$1,226.32	\$1,354.88	\$1,467.57	\$1,608.29	\$1,718.86	\$2,010.38
82	\$1,090.63	\$1,357.71	\$1,500.03	\$1,624.82	\$1,780.61	\$1,903.03	\$2,225.76
83	\$1,196.18	\$1,489.13	\$1,645.20	\$1,782.07	\$1,952.96	\$2,087.19	\$2,441.17
84	\$1,301.71	\$1,620.50	\$1,790.33	\$1,939.28	\$2,125.26	\$2,271.37	\$2,656.59
85	\$1,407.25	\$1,751.88	\$1,935.52	\$2,096.54	\$2,297.56	\$2,455.53	\$2,871.96
86	\$1,604.27	\$1,997.19	\$2,206.49	\$2,390.05	\$2,619.22	\$2,799.29	\$3,274.03
87	\$1,801.32	\$2,242.44	\$2,477.46	\$2,683.57	\$2,940.89	\$3,143.10	\$3,676.11
88	\$1,998.31	\$2,487.70	\$2,748.43	\$2,977.08	\$3,262.53	\$3,486.85	\$4,078.18
89	\$2,195.32	\$2,732.95	\$3,019.43	\$3,270.58	\$3,584.21	\$3,830.62	\$4,480.26
90	\$2,392.35	\$2,978.20	\$3,290.40	\$3,564.08	\$3,905.86	\$4,174.41	\$4,882.32
91	\$2,589.35	\$3,223.51	\$3,561.36	\$3,857.60	\$4,227.54	\$4,518.16	\$5,284.40
92	\$2,786.37	\$3,468.77	\$3,832.33	\$4,151.12	\$4,549.19	\$4,861.94	\$5,686.49
93	\$2,983.38	\$3,714.02	\$4,103.33	\$4,444.65	\$4,870.84	\$5,205.70	\$6,088.54
94	\$3,180.43	\$3,959.27	\$4,374.29	\$4,738.16	\$5,192.50	\$5,549.48	\$6,490.64
95	\$3,377.41	\$4,204.55	\$4,645.26	\$5,031.68	\$5,514.15	\$5,893.25	\$6,892.71
96	\$3,630.70	\$4,519.88	\$4,993.66	\$5,409.06	\$5,927.73	\$6,335.27	\$7,409.67
97	\$3,884.06	\$4,835.24	\$5,342.06	\$5,786.42	\$6,341.30	\$6,777.26	\$7,926.61
98	\$4,137.35	\$5,150.58	\$5,690.43	\$6,163.81	\$6,754.85	\$7,219.24	\$8,443.58
99	\$4,390.67	\$5,465.93	\$6,038.83	\$6,541.18	\$7,168.39	\$7,661.24	\$8,960.50

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$68.98	\$85.91	\$95.13	\$102.76	\$112.62	\$120.36	\$140.78
31	\$69.84	\$86.91	\$96.27	\$104.05	\$114.01	\$121.87	\$142.49
32	\$70.70	\$87.99	\$97.46	\$105.28	\$115.38	\$123.31	\$144.28
33	\$71.52	\$89.06	\$98.62	\$106.59	\$116.79	\$124.84	\$146.02
34	\$72.38	\$90.12	\$99.80	\$107.86	\$118.17	\$126.30	\$147.72
35	\$73.26	\$91.17	\$100.96	\$109.12	\$119.58	\$127.81	\$149.48
36	\$74.09	\$92.23	\$102.16	\$110.39	\$120.98	\$129.30	\$151.17
37	\$74.96	\$93.32	\$103.33	\$111.67	\$122.36	\$130.77	\$152.91
38	\$75.82	\$94.37	\$104.53	\$112.92	\$123.75	\$132.27	\$154.69
39	\$76.65	\$95.40	\$105.65	\$114.19	\$125.15	\$133.75	\$156.43
40	\$77.50	\$96.49	\$106.84	\$115.44	\$126.52	\$135.22	\$158.17
41	\$79.57	\$99.07	\$109.69	\$118.55	\$129.92	\$138.86	\$162.40
42	\$81.65	\$101.63	\$112.56	\$121.62	\$133.31	\$142.46	\$166.64
43	\$83.69	\$104.20	\$115.38	\$124.72	\$136.66	\$146.07	\$170.82
44	\$85.82	\$106.78	\$118.21	\$127.78	\$140.03	\$149.67	\$175.07
45	\$87.86	\$109.35	\$121.08	\$130.87	\$143.42	\$153.29	\$179.31
46	\$90.62	\$112.83	\$124.94	\$135.03	\$147.95	\$158.10	\$184.98
47	\$93.41	\$116.30	\$128.82	\$139.17	\$152.54	\$163.00	\$190.65
48	\$96.21	\$119.77	\$132.65	\$143.33	\$157.06	\$167.88	\$196.34
49	\$98.98	\$123.20	\$136.53	\$147.51	\$161.61	\$172.74	\$202.01
50	\$101.77	\$126.72	\$140.39	\$151.61	\$166.20	\$177.58	\$207.71
51	\$106.64	\$132.73	\$147.01	\$158.84	\$174.07	\$186.06	\$217.61
52	\$111.47	\$138.79	\$153.63	\$166.08	\$182.00	\$194.52	\$227.53
53	\$116.36	\$144.84	\$160.25	\$173.33	\$189.94	\$203.02	\$237.41
54	\$121.19	\$150.87	\$166.88	\$180.58	\$197.87	\$211.48	\$247.34
55	\$129.80	\$161.58	\$178.62	\$193.37	\$211.90	\$226.46	\$264.84
56	\$138.31	\$172.16	\$190.32	\$206.05	\$225.80	\$241.32	\$282.26
57	\$146.83	\$182.79	\$201.96	\$218.73	\$239.71	\$256.21	\$299.65
58	\$155.35	\$193.41	\$213.64	\$231.42	\$253.60	\$271.06	\$317.05
59	\$163.84	\$203.99	\$225.32	\$244.12	\$267.51	\$285.92	\$334.39
60	\$172.40	\$214.59	\$236.95	\$256.78	\$281.43	\$300.76	\$351.81
61	\$188.75	\$234.99	\$259.59	\$281.20	\$308.16	\$329.33	\$385.19
62	\$205.09	\$255.31	\$282.24	\$305.58	\$334.85	\$357.89	\$418.56
63	\$221.48	\$275.69	\$304.89	\$329.93	\$361.57	\$386.45	\$451.97
64	\$237.83	\$296.10	\$327.54	\$354.34	\$388.29	\$415.00	\$485.35
65	\$254.84	\$317.25	\$351.08	\$379.65	\$416.05	\$444.66	\$520.06
66	\$284.59	\$354.30	\$391.85	\$423.96	\$464.66	\$496.58	\$580.81
67	\$314.33	\$391.32	\$432.61	\$468.31	\$513.21	\$548.49	\$641.50
68	\$344.09	\$428.36	\$473.39	\$512.62	\$561.80	\$600.43	\$702.25
69	\$373.85	\$465.40	\$514.16	\$556.96	\$610.36	\$652.33	\$762.95
70	\$403.62	\$502.45	\$554.93	\$601.28	\$658.95	\$704.26	\$823.69
71	\$459.90	\$572.57	\$632.33	\$685.16	\$750.89	\$802.53	\$938.63
72	\$516.27	\$642.69	\$709.77	\$769.09	\$842.85	\$900.81	\$1,053.56
73	\$572.55	\$712.75	\$787.17	\$852.96	\$934.78	\$999.06	\$1,168.49
74	\$628.85	\$782.87	\$864.57	\$936.88	\$1,026.73	\$1,097.33	\$1,283.43
75	\$692.31	\$861.86	\$951.80	\$1,031.39	\$1,130.31	\$1,208.00	\$1,412.90
76	\$779.75	\$970.68	\$1,071.69	\$1,161.66	\$1,273.03	\$1,360.58	\$1,591.33
77	\$867.18	\$1,079.51	\$1,191.59	\$1,291.90	\$1,415.78	\$1,513.11	\$1,769.74
78	\$954.56	\$1,188.34	\$1,311.46	\$1,422.11	\$1,558.50	\$1,665.68	\$1,948.15
79	\$1,042.02	\$1,297.21	\$1,431.35	\$1,552.37	\$1,701.20	\$1,818.18	\$2,126.54
80	\$1,129.42	\$1,406.00	\$1,551.23	\$1,682.63	\$1,843.95	\$1,970.71	\$2,304.95
81	\$1,264.94	\$1,574.74	\$1,737.40	\$1,884.54	\$2,065.22	\$2,207.22	\$2,581.53
82	\$1,400.49	\$1,743.46	\$1,923.53	\$2,086.47	\$2,286.51	\$2,443.68	\$2,858.13
83	\$1,536.02	\$1,912.17	\$2,109.67	\$2,288.39	\$2,507.79	\$2,680.19	\$3,134.74
84	\$1,671.55	\$2,080.91	\$2,295.79	\$2,490.28	\$2,729.05	\$2,916.69	\$3,411.33
85	\$1,807.09	\$2,249.62	\$2,481.99	\$2,692.16	\$2,950.31	\$3,153.19	\$3,687.90
86	\$2,060.08	\$2,564.59	\$2,829.42	\$3,069.08	\$3,363.37	\$3,594.61	\$4,204.20
87	\$2,313.05	\$2,879.54	\$3,176.92	\$3,446.01	\$3,776.43	\$4,036.06	\$4,720.51
88	\$2,566.06	\$3,194.47	\$3,524.39	\$3,822.90	\$4,189.47	\$4,477.50	\$5,236.83
89	\$2,819.03	\$3,509.43	\$3,871.88	\$4,199.80	\$4,602.51	\$4,918.93	\$5,753.13
90	\$3,072.06	\$3,824.34	\$4,219.34	\$4,576.70	\$5,015.58	\$5,360.40	\$6,269.44
91	\$3,325.02	\$4,139.32	\$4,566.80	\$4,953.58	\$5,428.62	\$5,801.82	\$6,785.75
92	\$3,578.02	\$4,454.27	\$4,914.29	\$5,330.50	\$5,841.64	\$6,243.25	\$7,302.06
93	\$3,831.00	\$4,769.21	\$5,261.76	\$5,707.43	\$6,254.71	\$6,684.71	\$7,818.37
94	\$4,084.01	\$5,084.15	\$5,609.25	\$6,084.32	\$6,667.72	\$7,126.17	\$8,334.69
95	\$4,336.98	\$5,399.09	\$5,956.71	\$6,461.22	\$7,080.80	\$7,567.59	\$8,850.98
96	\$4,662.27	\$5,804.04	\$6,403.47	\$6,945.83	\$7,611.85	\$8,135.17	\$9,514.83
97	\$4,987.54	\$6,208.98	\$6,850.24	\$7,430.41	\$8,142.90	\$8,702.72	\$10,178.62
98	\$5,312.80	\$6,613.89	\$7,296.99	\$7,915.01	\$8,673.98	\$9,270.31	\$10,842.50
99	\$5,638.06	\$7,018.84	\$7,743.74	\$8,399.58	\$9,205.05	\$9,837.86	\$11,506.27

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates with 17.87 % increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$93.98	\$117.00	\$129.30	\$140.00	\$153.44	\$163.96	\$191.77
31	\$95.12	\$118.44	\$130.89	\$141.72	\$155.30	\$166.01	\$194.12
32	\$96.31	\$119.87	\$132.50	\$143.43	\$157.19	\$168.04	\$196.54
33	\$97.46	\$121.30	\$134.10	\$145.21	\$159.12	\$170.08	\$198.91
34	\$98.60	\$122.78	\$135.69	\$146.93	\$161.01	\$172.06	\$201.26
35	\$99.79	\$124.21	\$137.28	\$148.64	\$162.91	\$174.11	\$203.65
36	\$100.95	\$125.67	\$138.91	\$150.39	\$164.81	\$176.13	\$206.00
37	\$102.11	\$127.12	\$140.47	\$152.10	\$166.69	\$178.17	\$208.35
38	\$103.27	\$128.54	\$142.08	\$153.84	\$168.60	\$180.16	\$210.75
39	\$104.44	\$129.98	\$143.70	\$155.57	\$170.52	\$182.22	\$213.10
40	\$105.59	\$131.43	\$145.31	\$157.29	\$172.37	\$184.25	\$215.46
41	\$108.35	\$134.92	\$149.08	\$161.46	\$176.97	\$189.12	\$221.19
42	\$111.15	\$138.40	\$152.92	\$165.61	\$181.47	\$193.96	\$226.84
43	\$113.91	\$141.86	\$156.75	\$169.74	\$186.05	\$198.85	\$232.53
44	\$116.76	\$145.34	\$160.57	\$173.92	\$190.61	\$203.69	\$238.23
45	\$119.54	\$148.79	\$164.39	\$178.05	\$195.11	\$208.55	\$243.93
46	\$122.86	\$152.94	\$168.96	\$183.03	\$200.56	\$214.34	\$250.71
47	\$126.18	\$157.07	\$173.55	\$187.99	\$206.00	\$220.16	\$257.53
48	\$129.51	\$161.22	\$178.13	\$192.95	\$211.43	\$226.00	\$264.32
49	\$132.86	\$165.36	\$182.70	\$197.93	\$216.90	\$231.79	\$271.09
50	\$136.17	\$169.53	\$187.27	\$202.88	\$222.34	\$237.61	\$277.93
51	\$141.66	\$176.37	\$194.76	\$211.05	\$231.30	\$247.18	\$289.12
52	\$147.14	\$183.17	\$202.28	\$219.21	\$240.25	\$256.77	\$300.30
53	\$152.67	\$190.02	\$209.79	\$227.40	\$249.19	\$266.34	\$311.48
54	\$158.12	\$196.87	\$217.30	\$235.57	\$258.13	\$275.91	\$322.70
55	\$168.45	\$209.72	\$231.47	\$250.97	\$275.00	\$293.94	\$343.77
56	\$177.51	\$220.98	\$243.91	\$264.43	\$289.83	\$309.74	\$362.28
57	\$186.59	\$232.27	\$256.34	\$277.93	\$304.61	\$325.55	\$380.76
58	\$195.63	\$243.54	\$268.79	\$291.44	\$319.36	\$341.36	\$399.25
59	\$204.69	\$254.79	\$281.24	\$304.92	\$334.17	\$357.12	\$417.68
60	\$213.73	\$266.07	\$293.67	\$318.40	\$348.96	\$372.96	\$436.21
61	\$230.42	\$286.86	\$316.68	\$343.24	\$376.19	\$402.04	\$470.19
62	\$247.09	\$307.60	\$339.71	\$368.13	\$403.39	\$431.17	\$504.26
63	\$263.78	\$328.38	\$362.70	\$392.97	\$430.64	\$460.26	\$538.29
64	\$280.46	\$349.11	\$385.73	\$417.81	\$457.87	\$489.32	\$572.33
65	\$297.84	\$370.84	\$409.80	\$443.79	\$486.30	\$519.74	\$607.92
66	\$327.93	\$408.22	\$450.96	\$488.50	\$535.37	\$572.20	\$669.23
67	\$357.95	\$445.61	\$492.15	\$533.27	\$584.42	\$624.59	\$730.55
68	\$388.02	\$483.05	\$533.31	\$578.08	\$633.49	\$677.04	\$791.86
69	\$418.05	\$520.43	\$574.49	\$622.80	\$682.51	\$729.46	\$853.16
70	\$448.12	\$557.83	\$615.69	\$667.57	\$731.57	\$781.91	\$914.49
71	\$504.53	\$628.09	\$693.24	\$751.66	\$823.74	\$880.34	\$1,029.64
72	\$560.97	\$698.36	\$770.79	\$835.71	\$915.87	\$978.83	\$1,144.82
73	\$617.39	\$768.59	\$848.33	\$919.78	\$1,007.97	\$1,077.27	\$1,259.98
74	\$673.79	\$838.84	\$925.91	\$1,003.86	\$1,100.11	\$1,175.75	\$1,375.13
75	\$737.86	\$918.54	\$1,013.92	\$1,099.22	\$1,204.64	\$1,287.49	\$1,505.83
76	\$824.70	\$1,026.63	\$1,133.01	\$1,228.61	\$1,346.45	\$1,439.05	\$1,683.05
77	\$911.54	\$1,134.79	\$1,252.10	\$1,358.03	\$1,488.25	\$1,590.60	\$1,860.32
78	\$998.40	\$1,242.92	\$1,371.21	\$1,487.41	\$1,630.06	\$1,742.16	\$2,037.58
79	\$1,085.28	\$1,351.03	\$1,490.28	\$1,616.80	\$1,771.84	\$1,893.67	\$2,214.79
80	\$1,172.13	\$1,459.16	\$1,609.40	\$1,746.22	\$1,913.64	\$2,045.22	\$2,392.07
81	\$1,312.78	\$1,634.27	\$1,802.52	\$1,955.74	\$2,143.28	\$2,290.64	\$2,679.11
82	\$1,453.42	\$1,809.35	\$1,995.65	\$2,165.30	\$2,372.93	\$2,536.07	\$2,966.16
83	\$1,594.05	\$1,984.44	\$2,188.78	\$2,374.85	\$2,602.58	\$2,781.48	\$3,253.22
84	\$1,734.73	\$2,159.56	\$2,381.87	\$2,584.38	\$2,832.21	\$3,026.93	\$3,540.27
85	\$1,875.37	\$2,334.65	\$2,575.01	\$2,793.92	\$3,061.82	\$3,272.34	\$3,827.28
86	\$2,137.95	\$2,661.52	\$2,935.51	\$3,185.09	\$3,490.51	\$3,730.47	\$4,363.11
87	\$2,400.50	\$2,988.37	\$3,296.03	\$3,576.27	\$3,919.16	\$4,188.63	\$4,898.93
88	\$2,663.03	\$3,315.22	\$3,656.49	\$3,967.41	\$4,347.81	\$4,646.74	\$5,434.78
89	\$2,925.58	\$3,642.07	\$4,017.04	\$4,358.52	\$4,776.48	\$5,104.85	\$5,970.60
90	\$3,188.15	\$3,968.90	\$4,377.52	\$4,749.68	\$5,205.14	\$5,563.00	\$6,506.40
91	\$3,450.69	\$4,295.78	\$4,738.02	\$5,140.83	\$5,633.80	\$6,021.11	\$7,042.24
92	\$3,713.26	\$4,622.62	\$5,098.54	\$5,531.98	\$6,062.44	\$6,479.24	\$7,578.06
93	\$3,975.79	\$4,949.50	\$5,459.03	\$5,923.14	\$6,491.13	\$6,937.36	\$8,113.89
94	\$4,238.35	\$5,276.32	\$5,819.53	\$6,314.29	\$6,919.77	\$7,395.50	\$8,649.72
95	\$4,500.93	\$5,603.17	\$6,180.03	\$6,705.42	\$7,348.42	\$7,853.63	\$9,185.52
96	\$4,838.46	\$6,023.46	\$6,643.57	\$7,208.38	\$7,899.57	\$8,442.65	\$9,874.48
97	\$5,176.04	\$6,443.65	\$7,107.06	\$7,711.24	\$8,450.67	\$9,031.70	\$10,563.35
98	\$5,513.64	\$6,863.88	\$7,570.51	\$8,214.14	\$9,001.84	\$9,620.69	\$11,252.28
99	\$5,851.17	\$7,284.13	\$8,034.04	\$8,717.09	\$9,552.96	\$10,209.72	\$11,941.17

Nonforfeiture Coverage Rider (LTC-NF-VA) Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
Less than 40	1.20
40-49	1.19
50-59	1.17
60-69	1.15
70-79	1.13
80 and over	1.11

METROPOLITAN LIFE INSURANCE COMPANY

Policy Forms: VIP1

Using the Rating Factors for Inflation Decreases in the Gross Premium Methodology

The rating factors in the following tables are additional to the rates and factors already filed. For example:

A 55 year old (age at issue) chooses a VIP1 (Ideal) policy with 5% automatic compound inflation, 100% home care coverage, a 4 year lifetime benefit, a \$10 daily benefit, a 45 day elimination period. His/her original premium was determined as follows:

Previously Filed	Base Plan Premium	\$	119.30
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	130.04
	Final Premium	\$	130.04

Should that individual subsequently choose to decrease inflation from 5% to 4% (automatic compound), the new premium would be determined as follows:

Previously Filed	Base Plan Premium	\$	119.30
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	130.04
New	Inflation Decrease Factor *		0.852310
	Final Premium	\$	110.83

* Because the individual is reducing inflation from 5.0% to 4.0% (a decrease of 1.0%), the inflation decrease factor = $(0.984147)^{10} = 0.852310$.
The table factor (which reflects a 0.1% decrease) is applied 10 times to represent a 1.0% decrease.

With 18% rate increase coincident with inflation decrease:

Filed w/ 18% incr.	Base Plan Premium	\$	140.77
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	153.44
New	Inflation Decrease Factor *		0.852310
	Final Premium	\$	130.78
	Actual Billed Premium **	\$	130.04

** Simplified to charge premium before rate increase.

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms: VIP1

**Rating Factors for Decreases in
Inflation Percentage (below 5.0% level)**

<u>Issue Age</u>	<u>Compound Inflation</u> <u>(each 0.1% decrease)</u>	<u>Simple Inflation</u> <u>(each 0.1% decrease)</u>
30	0.984679	0.990631
31	0.984679	0.990631
32	0.984679	0.990631
33	0.984679	0.990631
34	0.984680	0.990632
35	0.984679	0.990631
36	0.984679	0.990631
37	0.984680	0.990631
38	0.984680	0.990632
39	0.984679	0.990631
40	0.984680	0.990631
41	0.984554	0.990501
42	0.984434	0.990376
43	0.984319	0.990257
44	0.984209	0.990144
45	0.984103	0.990034
46	0.984068	0.989922
47	0.984034	0.989816
48	0.984002	0.989717
49	0.983972	0.989622
50	0.983943	0.989532
51	0.983997	0.989446
52	0.984047	0.989367
53	0.984093	0.989295
54	0.984136	0.989228
55	0.984147	0.989136
56	0.984413	0.989186
57	0.984651	0.989230

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms: VIP1

**Rating Factors for Decreases in
Inflation Percentage (below 5.0% level)**

<u>Issue Age</u>	<u>Compound Inflation</u> <u>(each 0.1% decrease)</u>	<u>Simple Inflation</u> <u>(each 0.1% decrease)</u>
58	0.984865	0.989269
59	0.985057	0.989304
60	0.985232	0.989336
61	0.985880	0.989681
62	0.986425	0.989966
63	0.986889	0.990207
64	0.987290	0.990413
65	0.987668	0.990619
66	0.988402	0.991073
67	0.988994	0.991434
68	0.989481	0.991729
69	0.989890	0.991973
70	0.990237	0.992179
71	0.990892	0.992599
72	0.991402	0.992921
73	0.991809	0.993178
74	0.992142	0.993385
75	0.992419	0.993557
76	0.992992	0.993979
77	0.993444	0.994309
78	0.993810	0.994576
79	0.994114	0.994795
80	0.994368	0.994978
81	0.994368	0.994978
82	0.994368	0.994978
83	0.994368	0.994978
84	0.994368	0.994978

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached revised Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
Item Status:	Received & Acknowledged
Status Date:	12/08/2016
Satisfied - Item:	Product Checklist
Comments:	please see the attached signed checklist
Attachment(s):	VA ILTC chk1st.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2016
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	please see the attached revised Actuarial Memorandums
Attachment(s):	VIP1_2015_ActMemo_RateStability - VA (Post-rate).pdf VIP1_2015_ActMemo and Exhibits - VA (Pre-rate)_0.0% Increase.pdf
Item Status:	Received & Acknowledged
Status Date:	12/06/2019
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Attached is the revised Long Term Care Insurance Rate Request Summary
Attachment(s):	VA VIP 1 POST - Rate Request Summary.pdf VA VIP 1 PRE - Rate Request Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	12/06/2019
Satisfied - Item:	Filing Letter and Response 2019-04-04
Comments:	Attached is the revised Filing Letter and Response 2019-04-04
Attachment(s):	VIP1_Filing Letter_ Obj Response_Landing Spots_Rate Action 2019.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019
Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Item Status:	Received & Acknowledged
Status Date:	11/20/2019
Satisfied - Item:	call center scripting
Comments:	please see the attached revised call center scripting
Attachment(s):	Call Center Scripting_IB.pdf
Item Status:	Received & Acknowledged
Status Date:	10/12/2017
Satisfied - Item:	Response Letter 12.01.2016
Comments:	Attached is the Response Letter 12.01.2016
Attachment(s):	Response VIP1 11-30-16.pdf
Item Status:	Received & Acknowledged
Status Date:	12/08/2016
Satisfied - Item:	Explanation of Variable-PH Letter
Comments:	Please see the attached Policyholder Letter Explanation of Variable (2019-11-20)
Attachment(s):	EOV_VA PH ltr_FAQs.pdf EOV_VA PH ltr_FAQs_Phase2_3.pdf
Item Status:	Received & Acknowledged
Status Date:	11/20/2019
Satisfied - Item:	Filing Status Rate Summary
Comments:	Attached is the Filing Status Rate Summary
Attachment(s):	Filing Status Rate Summary VIP1-2016.pdf
Item Status:	Received & Acknowledged
Status Date:	12/08/2016
Satisfied - Item:	Ideal Policy
Comments:	Attached is the Ideal Policy
Attachment(s):	Ideal VA.pdf
Item Status:	Received & Acknowledged
Status Date:	12/08/2016
Satisfied - Item:	Pre-VIP1 Exhibits and Attachments
Comments:	Attached is the Pre-VIP1 Exhibits and Attachments

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Attachment(s):	Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.pdf
Item Status:	Received & Acknowledged
Status Date:	12/08/2016

Satisfied - Item:	Post-VIP1 Exhibits and Attachments
Comments:	Attached is the Post-VIP1 Exhibits and Attachments
Attachment(s):	Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.xlsx Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.pdf
Item Status:	Received & Acknowledged
Status Date:	12/08/2016

Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	VA VIP1 Pre & Post Objection Responses - Exhibit 1&2-Attachments 1-9
Comments:	Please see the attached VA VIP1 Pre & Post Objection Responses containing Exhibits 1 & 2 and Attachments 1-9 in both Excel and PDF formats. The Excel files have been split to accommodate SERFF's file size restrictions
Attachment(s):	VA VIP1 Post Objection Responses - Exhibit 1&2-Attachments 1-9.pdf VA VIP1 Pre Objection Responses - Exhibit 1&2-Attachments 1-9.pdf VA VIP1 Post-RS Objection 2017-12-08 Response-02.xlsx VA VIP1 Pre-RS Objection 2017-12-08 Response-03.xlsx VA VIP1 Post-RS Objection 2017-12-08 Response-01.xlsx VA VIP1 Post-RS Objection 2017-12-08 Response-03.xlsx VA VIP1 Pre-RS Objection 2017-12-08 Response-01.xlsx VA VIP1 Pre-RS Objection 2017-12-08 Response-02.xlsx
Item Status:	Received & Acknowledged
Status Date:	10/12/2017

Satisfied - Item:	Nonforfeiture Coverage Rider
Comments:	Please see the attached referenced Nonforfeiture Coverage Rider
Attachment(s):	LTC-NF-VA.pdf
Item Status:	Received & Acknowledged
Status Date:	10/12/2017

Satisfied - Item:	Objection Response
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State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Comments:	Please see the attached objection response
Attachment(s):	VA VIP 1 Objection 2016-12-08 META-130643279.pdf
Item Status:	Received & Acknowledged
Status Date:	10/12/2017

Satisfied - Item:	VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Pre-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Pre-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Pre-RS Objection 2017-06-07 Response_values.pdf
Item Status:	Received & Acknowledged
Status Date:	10/12/2017

Satisfied - Item:	VA VIP1 Post-RS Objection 2017-06-07 Response_values
Comments:	Please see the attached VA VIP1 Post-RS Objection 2017-06-07 Response_values
Attachment(s):	VA VIP1 Post-RS Objection 2017-06-07 Response_values.xlsx VA VIP1 Post-RS Objection 2017-06-07 Response_values.pdf
Item Status:	Received & Acknowledged
Status Date:	10/12/2017

Satisfied - Item:	VA VIP1 Response to Objection Dated 2017-06-07 (Revised)
Comments:	Please see the attached VA VIP1 Response to Objection Dated 2017-06-07 (Revised)
Attachment(s):	VA VIP1 Response to Objection Dated 2017-06-07 (Revised).pdf
Item Status:	Received & Acknowledged
Status Date:	10/12/2017

Satisfied - Item:	Removed
Comments:	Removed
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Explanation of Variable for the Coverage Change Form
Comments:	Attached is the Explanation of Variable for the Coverage Change Form
Attachment(s):	EOV_VA_LTC97_VIP_Cov Chg Form.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Satisfied - Item:	Attachment 1
Comments:	Attached is the Attachment 1
Attachment(s):	Attachment 1 Obj 2017-10-12.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019

Satisfied - Item:	Response Letter 1.5.2018
Comments:	Attached is the Response Letter 1.5.2018
Attachment(s):	VA VIP1 Response to Objection Dated 2017-10-12.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019

Satisfied - Item:	Removed-See Form Schedule Tab
Comments:	Please see the revised Coverage Change Form now located on the Form Schedule Tab.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	LSE Description
Comments:	Please see attached the LSE Description
Attachment(s):	LSE description - VIP1.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019

Satisfied - Item:	Removed and attached to the Form Schedule tab
Comments:	Removed
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Mitigation Rider ACI, ASI
Comments:	Please see attached the Mitigation Rider ACI, ASI
Attachment(s):	VIP Rate Increase Mitigation Rider_ACI_Landing Spots.pdf VIP Rate Increase Mitigation Rider_ASI_Landing Spots.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Revised PH Letter and Coverage Change Form-Jane Doe Version
Comments:	Please see attached revised PH Letter and Coverage Change Form-Jane Doe Version
Attachment(s):	Jane Doe_VA_Cov Chng Form.pdf Jane Doe_VA Insured Phase 2 RA ltr.pdf Jane Doe_VA_Initial_Insured RA ltr FAQs.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	Response Letter 4.25.2019
Comments:	Attached is the Response Letter 4.25.2019
Attachment(s):	VA VIP1 Response to Objection Dated 2019-4-22.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019

Satisfied - Item:	Removed-Duplicate
Comments:	Removed-Duplicate
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Objection response letter 2019-08-08
Comments:	Please see attached Objection response letter 2019-08-08.
Attachment(s):	VA VIP1 Response to Objection Dated 2019-8-9.pdf
Item Status:	Received & Acknowledged
Status Date:	09/18/2019

Satisfied - Item:	ALR Response
Comments:	Please see the attached in response to ALR.
Attachment(s):	VA Response to ALR.pdf
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Satisfied - Item:	Attachment-ALR
Comments:	Please see the following attachment as supplement to our response.
Attachment(s):	Attachments_10082019.pdf
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Objection Response
Comments:	Please see the attached Objection Response for your review.
Attachment(s):	VA VIP1 Objection Response 10-10-2019.pdf
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Response to Objection 2019-11-18
Comments:	Please see the attached response letter to objection 2019-11-18.
Attachment(s):	VA VIP1 Objection Response 11-20-2019.pdf
Item Status:	Received & Acknowledged
Status Date:	11/20/2019

Satisfied - Item:	Response to Objection 2019-11-21
Comments:	Please see the attached response letter to objection 2019-11-21.
Attachment(s):	VA VIP1 Obj Response 11-21-2019.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	Response to Objection 2019-12-02
Comments:	Please see the attached response letter to objection 2019-12-02.
Attachment(s):	VA VIP1 Objection Response 12-3-2019.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

State:	Virginia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase Filings/CT15-201 VIP1		

Attachment Objection 8-1-2016 Response - VIP 1 Pre-RS - Excel.xlsx is not a PDF document and cannot be reproduced here.

Attachment Objection 8-1-2016 Response - VIP 1 Post-RS - Excel.xlsx is not a PDF document and cannot be reproduced here.

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Metropolitan Life Insurance Company
P.O. Box 937, Westport, CT 06881-0937
Tel 203-221-6555 Fax 203-221-3360
bbigelow@metlife.com

William P. Bigelow

Vice President & Actuary

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

A handwritten signature in black ink, appearing to read "William P. Bigelow". The signature is written in a cursive, flowing style.

William Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
<i>General Filing Requirements</i>		
Transmittal Letter	14 VAC 5-100-40	Must be submitted in duplicate for each filing, describing each form, its intended use and kind of insurance provided.
	14 VAC 5-100-40 1	Forms submitted and described in transmittal letter must have a number that consists of digits, letters, or a combination of both. (Our system limits the number of characters to 20, including spaces, commas, hyphens, etc.)
	14 VAC 5-100-40 2	Must clearly indicate if forms are replacements, revisions, or modifications of previously approved forms and describe the exact changes that are intended.
	14 VAC 5-100-40 3	Certification of Compliance signed by General Counsel or officer of company or attorney or actuary representing company is required.
	14 VAC 5-100-40 5	Description of market for which the form is intended.
	14 VAC 5-100-40 6	At least one copy of each form must be included in the filing. A duplicate copy of forms 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.
	Administrative Letter 1983-7	Must include the name and NAIC number of the company for which the filing is made.
<i>Forms</i>		
Form number	14 VAC 5-100-50 1	Form number must appear in lower left-hand corner of first page of each form.
Company name & address	14 VAC 5-100-50 2	Full and proper corporate name (including "Inc.") must prominently appear on cover sheet of all policies and other forms. Home office address of insurer must prominently appear on each policy.
Final form	14 VAC 5-100-50 3	Form must be submitted in the final form in which it will be issued and completed in "John Doe" fashion to indicate its intended use.
Application	14 VAC 5-100-50 4	Any policy, which is to be issued with an attached application, must be filed with a copy of the application completed in "John Doe" fashion to indicate its intended use. (If application was previously approved, advise date of approval.)
Type Size	14 VAC 5-100-50 5	Individual Accident and Sickness forms must be printed with type size of at least ten-point type. All other forms must be printed with type size of at least eight-point.
Arbitration	§ 38.2-312	Contract may not deprive courts of Virginia jurisdiction in actions against insurer. Arbitration may not be binding.
Fraud Notice	§ 38.2-316 D 1	Title 38.2 of the Insurance Code does not define "Insurance Fraud". Any notice regarding insurance fraud is in non-compliance with this section of the Code. Variations in a notice warning of consequences of making fraudulent statements are acceptable. The notice may disclose that it does not apply in Virginia or may disclose states where applicable.
Readability certification	14 VAC 5-110-60	Readability certification is required.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
LTC personal suitability worksheet	14 VAC 5-200-175-C 2	The LTC personal suitability worksheet must be submitted with the policy.
Entire consideration	§ 38.2-3500 A 1	The entire consideration is expressed in the policy.
Effective-Termination time	§ 38.2-3500 A 2	The time (clock time) the policy becomes effective or terminates is expressed in the policy.
DMAS Payor of last resort	§ 38.2-3500 A 7	Every accident and health policy must contain a statement indicating the Department of Medical Assistance Services as the payor of last resort.
Definition of eligible family members	§ 38.2-3500 C	
Renewal provision	14 VAC 200-70 A & 14 VAC 5-200-60 A	The regulation specifies the content of the renewability provision. The renewal provision must be either guaranteed renewable or noncancellable.
LTC Caution notice	14 VAC 5-200-80 C 2	Required language.
30-day free look	§ 38.2-5208 A	
Notice to buyer	14 VAC 5-200-170 A 3	Required language.
Policy Provisions		
General		
Entire contract	§ 38.2-3503 1	The provision defines the contents of the entire contract.
Grace period	§ 38.2-3503 3	The provision defines the grace period and length of the various acceptable grace periods.
	14 VAC 5-200-65 A 3	The policy must specify an additional 30 days for an unintentional lapse of coverage.
Reinstatement	§ 38.2-3503 4	
	14 VAC 5-200-65 B	The regulation provides for an extended reinstatement period in the event of policy lapse due to cognitive impairment.
Notice of claim	§ 38.2-3503 5	
Claim forms	§ 38.2-3503 6	
Proof of loss	§ 38.2-3503 7	
Time payment of claims	§ 38.2-3503 8	The provision specifies when benefits will be paid.
Payment of claims	§ 38.2-3503 9	The provision specifies to whom benefits will be paid
Physical examinations and autopsy	§ 38.2-3503 10	
Legal actions	§ 38.2-3503 11	
Change of beneficiary	§ 38.2-3503 12	(For payment to beneficiaries, see Payment of Claims provision-§ 38.2-3503 9.)
Long term care incontestability	§ 38.2-5209	The provision contains specific incontestability language for long-term care insurance.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Age Limit	§ 38.2-3513 A	If the policy establishes an age-limit after which coverage will no longer be effective, and if the date falls within a period for which a premium is accepted by the insurer or the insurer accepts a premium after the date, the coverage provided by the policy will continue in force until the end of the period for which the premium has been accepted.
	§ 38.2-3513 B	If the age of the insured has been misstated and the policy would not have been issued according to the correct age of the insured, the policy would not have become effective or would have ceased prior to the acceptance of the premium, then the liability of the insurer shall be limited to the refund of the premium paid for the period not covered by the policy.
Optional Provisions		
Change of occupation	§ 38.2-3504 1	
Misstatement of age	§ 38.2-3504 2	
Other insurance in this company	§ 38.2-3504 3	
Insurance with other company	§ 38.2-3504 4	
Unpaid premiums	§ 38.2-3504 7	
Conformity with state statutes	§ 38.2-3504 9	Must use "resides" language
Illegal occupation	§ 38.2-3504 10	
Intoxicants and narcotics	§ 38.2-3504 11	
Prohibited Provisions		
	§ 38.2-5203	Specified provisions prohibited in a long-term care policy.
	§ 38.2-5205	Prior institutionalization may not be a requirement to receive benefits.
	14 VAC 5-200-190	Preexisting conditions and waiting periods may not be used in replacement policies.
	§ 38.2-3405 A	No policy shall contain a provision regarding subrogation of any person's right to recovery for personal injuries from a third person.
	§ 38.2-3405 B	Benefits may not be reduced due to benefits payable due to benefits provided by a liability insurance contract. Motor vehicle no-fault law as referred in 14 VAC 5-200-60 B may not be part of a policy exclusion.
	§ 38.2-3405 C	The statute discusses exceptions to exclusions due to benefits payable under workers' compensation.
Minimum standards for home health care	14 VAC 5-200-90	The minimum standards include prohibited exclusions and restrictions regarding home health care benefits.
LTC Policy Requirements		
Duration of benefits	§ 38.2-5200	Coverage must be provided for a minimum of 12 months.
Refund of premium for cancellation or termination of policy	§ 38.2-5202.1	Provides for the termination of the policy by the insured and for cancellation of the policy by the insurer .

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Preexisting condition	§ 38.2-5204	Defines look-back period and limitation period for preexisting conditions.
	14 VAC 5-200-70 D	If policy includes limitations due to a preexisting condition, such limitations must be included labeled as "Preexisting Condition Limitations".
Definitions	14 VAC 5-200-50	Certain terms defined.
UCR defined	14 VAC 5-200-70 C	The term must be defined If benefits are based on usual, reasonable and customary charges.
Limitations and exclusions	14 VAC 5-200-60 B	
	§ 38.2-3504 11	Intoxicants and narcotics
Extension of benefits	14 VAC 5-200-60 C	
Required to offer inflation protection	14 VAC 5-200-100 A	
Signed acceptance for riders and amendments	14 VAC 5-200-70 B	All riders and/or endorsements that added to a policy after the date of issue that reduces, restricts, or eliminates benefits in the policy will require signed acceptance. Also, where a separate premium is charged for a rider or endorsement, the premium will be set forth in the policy, rider, or endorsement.
Disclosures		
	§ 38.2-5207	The statute requires that an outline of coverage be provided to the insured. The statute also specifies the information that should be included in the outline.
	§ 38.2-5207 4	A tax-qualified plan must be definitively identified as such.
Rates		
	§ 38.2-5206	
	14 VAC 5-200-150	The regulation specifies the expected loss ratio.
	14 VAC 5-130-60 A and 130-60 B	The regulation specifies rate filing and actuarial memorandum requirements.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at
<http://www.state.va.us/scc/division/boi/webpages/administrativeltrs.htm>

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

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist.

Gina Jisonna

Signed: _____

Name (please print): **Gina Jisonna**

Company Name: **Metropolitan Life Insurance Company**

Date: **7/7/16** Phone No: (**860**) **656-3809** FAX No: (**860**) **656-3815**

E-Mail Address: **gjisonna@metlife.com**

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Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC-FAC-VA
- LTC-VAL-VA
- LTC-IDEAL-VA
- LTC-PREM-VA
- LTC-CBL-VA
- LTC-NF-VA

These forms were developed as part of a nationwide series and were issued in VA from September 2002 to March 2006, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2007.

Policy forms LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, and LTC-PREM-VA (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC_PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's

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policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

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The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

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5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 2014.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 2014 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.60%
9	1.50%
10	1.35%
11+	1.25%

In the year of rate increase implementation, it is assumed that an additional 0.5% of policies lapse and there is 5.5% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. 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 in-force experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

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These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

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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 policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM is shown in Exhibit I.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.48%. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.48%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2015 through 2095 are developed by multiplying each prior period's earned premium (starting with December 30, 2014 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.48%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

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Projections in Exhibit II provide a demonstration 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 initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous In-force Rate Increases

Previously, a premium rate increase of 42% was authorized by your Department on June 20, 2010 with an implementation date of December 1, 2010. The premium rate increase applied to policyholders with an issue age under 70.

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

17. Requested Rate Increase

The company is requesting a phased-in series of rate increases (three phases of 17.87% each), resulting in a cumulative compounded increase of 63.76% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 59.15%, which was determined to be justified by company analysis. Corresponding rate tables reflecting the phases are included with this filing.

The rate tables reflect the prior increase of 59.15%, but do not reflect any issue age and/or new business caps associated with the prior rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates and mortality were as follows:

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents

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would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increase of 42% which was authorized by your Department on June 10, 2010. The analyses were based on actual experience through September 2007. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim in-force and claim data used in developing the projections in Exhibit I

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and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience reflecting the implementation of the actuarially equivalent single increase is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio of 60%.

20. Average Annual Premium

The average September 30, 2015 annualized premium for all premium-paying policies before and after the current requested increases are:

Before increase:	\$2,467
After phase 1:	\$2,908
After phase 2:	\$3,428
After phase 3:	\$4,041

The average September 30, 2015 annualized premiums for all premium-paying policies issued in VA, before and after the current requested increases are:

Before increase:	\$2,356
After phase 1:	\$2,777
After phase 2:	\$3,273
After phase 3:	\$3,858

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 75-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2015 (based on premium-paying policies in force count)

By Issue Age

Issue Age	%
<45	6%
45-49	10%
50-54	20%

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55-59	29%
60-64	22%
65-69	10%
70-74	3%
75+	1%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
2 Year	6%
3 Year	22%
4 Year	16%
5 Year	26%
6 Year	0%
7 Year	6%
Lifetime	24%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	63%
Simple 5%	24%
FPO	3%
None	10%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	8%
75%	8%
100%	81%
Total	100%

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By Gender

Gender	%
Female	59%
Male	41%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	89%
Ten Pay	1%
Total	100%

23. Number of Policyholders

As of September 30, 2015, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued On or After Rate Stability Regulation Effective Date Number of Insured	9/30/2015 Annualized Premium
VA	2,383	\$5,613,266
Nationwide	36,936	\$91,109,174

24. New Nonforfeiture Feature

Concurrent with this rate filing is a form filing for a nonforfeiture feature (the Limited Coverage Upon Lapse Following Contribution Increase Endorsement) that will provide limited coverage to

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certificateholders whose certificates do not currently provide a substantially equivalent nonforfeiture feature in the event they lapse their coverage within 120 days of the first due date of the increased premium for their coverage.

25. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

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 VA.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more. I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

June 3, 2016

Re: LTC-FAC, LTC-VAL, LTC-IDEAL, LTC-PREM (issued before October 1, 2003)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum, a Supplement to the Actuarial Memorandum, and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Actuarial Memorandum – Background for rate action request, Actuarial Certification
Exhibit I – Lifetime Loss Ratio (“LLR”)
 Earned Premium and Incurred Claims
 Nationwide experience, Statutory valuation rate
 LLR without rate increase – 114.4%; with rate increase–114.4%

Title	Description
Actuarial Memorandum Exhibit I	Lifetime Loss Ratio (“LLR”) illustration with/without proposed rate increase of 0% using <i>Nationwide</i> experience and weighted average statutory discount rate of 4.48% LLR without rate increase – 114.4% with increase – 114.4%
Exhibit II	Demonstration of rate action meeting new regulation under 14 VAC5-200-150 effective September 1, 2015
Review of Prior Correspondence Attachment 1	Lifetime Loss Ratio (“LLR”) illustration with/without proposed rate increase of 0% using <i>Nationwide</i> experience and interest rate used in original pricing LLR without rate increase – 89.3% with increase – 89.3%
Attachment 2	Lifetime Loss Ratio (“LLR”) illustration with/without proposed rate increase of 0% using <i>Virginia</i> experience and interest rate used in original pricing LLR without rate increase – 87.5% with increase – 87.5%

Attachment 3	<i>Nationwide</i> and <i>Virginia</i> Historical Earned Premium and Incurred Claims Experience, with Annual Change in Active Life Reserve
Attachment 4	Comparison of Assumptions
Attachment 5	Lifetime Loss Ratio (“LLR”) illustration with prior and proposed rate increases applied since inception using <i>Nationwide</i> experience and interest rate used in original pricing LLR with rate increase – 74.5%
Attachment 6	Lifetime Loss Ratio (“LLR”) illustration with prior and proposed rate increases applied since inception using <i>Virginia</i> experience and interest rate used in original pricing LLR with rate increase – 73.0%

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in VA as well as the application of rate stability standards even at the full requested rate action.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

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New York, NY

Actuarial Memorandum for VIP Series

June 3, 2016

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC-FAC-VA
- LTC-VAL-VA
- LTC-IDEAL-VA
- LTC-PREM-VA

These forms were developed as part of a nationwide series and were issued in VA from September 2002 to March 2006, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2007.

Policy forms LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, and LTC-PREM-VA (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC_PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

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LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

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The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

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5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 2014.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 2014 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.60%
9	1.50%
10	1.35%
11+	1.25%

In the year of rate increase implementation, it is assumed that an additional 0.5% of policies lapse and there is 5.5% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. 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 in-force experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

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7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

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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 policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM is shown in Exhibit I.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.48%. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.48%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2015 through 2095 are developed by multiplying each prior period's earned premium (starting with December 30, 2014 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.48%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

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Exhibit II provides a demonstration that the expected loss ratio is the greater of: 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule; plus 80% applied to any premium rate increase for individual policy forms.

16. History of Previous In-force Rate Increases

Previously, a premium rate increase of 42% was authorized by your Department on June 20, 2010 with an implementation date of December 1, 2010. The premium rate increase applied to policyholders with an issue age under 70.

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

17. Requested Rate Increase

The company is requesting an increase of 0.0% for the policy forms listed above. Corresponding rate tables reflecting the 0.0% increase are included with this filing.

The rate tables reflect the prior increase of 0.0%, but do not reflect any issue age and/or new business caps associated with the prior rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates and mortality were as follows:

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey. Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

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- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increase of 42% which was authorized by your Department on June 10, 2010. The analyses were based on actual experience through September 2007. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim in-force and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio of 60%.

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20. Average Annual Premium

The average September 30, 2015 annualized premium for all premium-paying policies before and after the current requested increase of 0.0% are:

Before increase: \$2,470

After current requested 0.0% increase: \$2,470

The average September 30, 2015 annualized premiums for all premium-paying policies issued in VA, before and after the current requested increase of 0.0% are:

Before increase: \$2,307

After current requested 0.0% increase: \$2,307

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 75-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2015 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	6%
45-49	10%
50-54	20%
55-59	29%
60-64	22%
65-69	10%
70-74	3%
75+	1%
Total	100%

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By Benefit Period

Benefit Period	%
1 Year	0%
2 Year	6%
3 Year	22%
4 Year	16%
5 Year	26%
6 Year	0%
7 Year	6%
Lifetime	24%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	63%
Simple 5%	24%
FPO	3%
None	10%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	8%
75%	8%
100%	81%
Total	100%

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By Gender

Gender	%
Female	59%
Male	41%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	89%
Ten Pay	1%
Total	100%

23. Number of Policyholders

As of September 30, 2015, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Number of Insured	Issued On or After Rate Stability Regulation Effective Date 9/30/2015 Annualized Premium
VA	351	\$809,866
Nationwide	33,696	\$83,221,073

24. New Nonforfeiture Feature

Concurrent with this rate filing is a form filing for a nonforfeiture feature (the Limited Coverage Upon Lapse Following Contribution Increase Endorsement) that will provide limited coverage to certificateholders whose certificates do not currently provide a substantially equivalent nonforfeiture feature in the event they lapse their coverage within 120 days of the first due date of the increased premium for their coverage.

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25. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

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 VA.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

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Supplement to the Actuarial Memorandum

June 3, 2016

1. Purpose of Filing

This supplement has been prepared for the purpose of providing additional information that may be helpful to the reviewer and may not be suitable for other purposes.

2. Compliance with 14VAC5-200-150B (as amended effective September 1, 2015)

We are demonstrating compliance with the expected loss ratio is the greater of: 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule; plus 80% applied to any premium rate increase for individual policy forms. (see Exhibit II).

3. Compliance with 14VAC5-130-70

We believe all information required has been provided in this filing. Attachment 3 provides the incurred loss ratios including active life reserves where available.

4. Nationwide and Virginia Specific Experience/Projections

Attachments 1 and 2 provide nationwide and Virginia specific experience and projections respectively. As required by 14VAC5-200-150B, these attachments use an interest rate consistent with that assumed in the determination of premiums (i.e., 6.00%).

5. Justification for Actuarial Assumptions

Recent experience studies based on MetLife's own data have led to material changes in assumptions about key parameters including lapse, mortality, claims incidence and claims severity.

The study period was inception through June 30, 2014.

In general, the best-estimate for each assumption was determined based on the actual experience of each block of business. For certain items wherein experience was not deemed fully credible or where values of key parameters have or will change in the future, past experience is supplemented with judgment including the experience on other blocks. This is detailed for each assumption below.

Voluntary Lapse Rates

The experience was calculated by both issue age and policy duration groupings. Because lapse rates did not vary significantly by age, all issue ages were combined, leaving rates to vary by policy duration only. Certain forms deemed to have similar characteristics

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were combined for reasons of credibility and to aid in the determination of the ultimate lapse rate.

Voluntary Lapses		
Policy Year	Raw Rate	Smoothed Rate
1	4.4%	5.00%
2	5.9%	4.50%
3	4.3%	4.00%
4	3.3%	3.50%
5	3.0%	2.50%
6	2.4%	2.00%
7	1.9%	1.80%
8	1.6%	1.60%
9	1.4%	1.50%
10	1.2%	1.35%
11+	1.6%	1.25%

Select and Ultimate Mortality Rates

The ultimate mortality experience is 88% of the Annuity 2000 Basic Table. In general, multiples of this table fit well to experience. The ultimate duration is eleven years. The mortality experience was calculated by both issue age and policy duration groupings. However, because of insignificant variation, the mortality assumption does not vary by issue age. Certain forms deemed to have similar characteristics were combined for reasons of credibility and to aid in the determination of the ultimate mortality rate.

Mortality Selection Factors

Policy Year	Factor
1	25%
2	50%
3	55%
4	65%
5	70%
6	75%
7	80%
8	85%
9	90%
10	95%

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11+	100%
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Morbidity Selection Period and Factors

The analysis presumed that the measurable effects of underwriting eventually wore off such that the ultimate incidence rates would converge to an attained age scale rather than continue based on issue age and duration.

The calculation compared incidence rates for various policy durations at the same attained age points. Using this method, it is expected that later durations should always have higher incidence rates than earlier durations for a given attained age until selection has worn off at which point one should not be able to differentiate incidence rates by duration.

The Table below summarizes the findings.

Morbidity Selection Factors

Policy Year	Factor
1	64%
2	77%
3+	100%

Ultimate Incidence Rates

Based on the selection period analysis, the ultimate period is defined as durations three and later. Raw ultimate attained age incidence rates were calculated separately for each gender and site of care. These rates were then grossed-up to zero-day elimination period equivalents to account for the impact of the various elimination periods inherent in the experience data. Where data were credible, the raw rates were smoothed across ages within each segment using an algorithm to solve a Whittaker-Henderson minimization. Where data were not credible, values were assumed based on relative values to other similar blocks of business with credible data.

Continuance

Continuance curves were developed by gender and site of care using data from all forms for reasons of credibility. The raw termination rates were smoothed using a nine-age moving average across claim ages for each claim duration.

Credible claim termination data ceased after four years for females and three years for males. To estimate claim termination rates beyond these claim durations, it was assumed

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that mortality was the only decrement (i.e., assume no recoveries). Using the attained age death rates from the credible period, a constant load to the 83GAM table was calculated for each gender and used to develop the late duration continuance. Because large mortality loads lead to the need to cap mortality rates from exceeding 1.0, the mortality loads of 3.30 (male) and 3.15 (female) were converted to survival loads of 0.79 (male) and 0.86 (female).

Final smoothing adjustments were made to ensure that the rates were positive and monotonically decreasing.

Utilization (Salvage)

This study defines utilization as the ratio of actual benefit dollars paid to the maximum benefit dollars payable under the provisions of the policy while on claim. This definition includes the reduction in benefits paid due to a) reimbursement of actual daily expenses incurred which are less than the maximum daily benefit amount (DBA) and b) reimbursement of expenses incurred only on days services are received. Note that this is consistent with the development of the continuance tables which represent calendar days rather than service days.

Note that while utilization rates under one hundred percent result in an immediate cost reduction, the lifetime pool of benefit dollars is not reduced. Effectively, this lengthens the benefit period which offsets some of the savings.

The results were analyzed for Facility Care and Home Care separately. Again, certain forms were combined for reasons of credibility. The facility care utilization factor is 79% and the home care utilization factor is 60%.

Credibility of Results

With over 8.5 million life years of exposure and 43,000 claims, 96,000 deaths and 284,000 lapses, the overall results are credible. However, at the cellular level, there are many points that are not credible. The level of credibility is a matter of judgment.

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A standard statistical measure of credibility is

$$\text{Credibility} = \text{Min} \left(\sqrt{\frac{N}{271}}, 1 \right)$$

where

- N is the number of claims
- 271 is the required number of claims corresponding to a 90% probability of being within 10% of the mean and is calculated as $(1.645/.1)^2$ where 1.645 is the value from the normal table at 90%.

The values of 90% and 10% are subjective, but it is commonly used in the industry.

6. Reserve Basis

The active life reserve is equal to the present value of future incurred benefits minus the present value of future valuation premium. The valuation premium is calculated using a one-Year Full Preliminary Term Methodology. The valuation interest rate is consistent with the interest rate applicable for similar whole life insurance policies. The mortality table used for valuation is 2000 Basic or 94 GAM table depending on the year of issue.

The claim reserve is equal to the present value of the future benefits for claims incurred prior to the valuation date. The valuation interest rate is equal to or less than the whole life valuation rate in effect on the date the claim was incurred.

7. Comparison to Original Pricing Assumptions

Attachment 4 provides a comparison of original pricing assumptions to the current assumptions.

8. Original Pricing and Current Lifetime Loss Ratios

The lifetime loss ratio anticipated in the original filings was 63%. The current projected loss ratio without any future rate increase is 114.4%.

9. Restated Loss Ratio with Rate Increase Applied Historically

Attachments 5 and 6 provide nationwide and Virginia specific experience and projections, respectively, including the lifetime loss ratio, with the historical experience restated to what it would have been if the proposed premium had been charged since inception. As required

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by 14VAC5-200-150B, Attachments 5 and 6 use an interest rate consistent with that assumed in the determination of premiums (i.e., 6.00%).

10. Original Interest Rate

The original pricing interest rate was 6.00%. Attachments 1 and 2 provide nationwide and Virginia specific experience and projections using 6.00% as the discount rate.

11. Rate Increase Assumptions versus Cash Flow Testing Assumptions

Other than interest rate, the assumptions used in the rate increase projections are no more conservative than used in last year's asset adequacy testing.

12. Conservatism in Assumptions

With the exception of the discount rate which is shown at various levels, all assumptions reflect best estimates and contain no conservatism.

13. Policyholder Options

After we have obtained approval of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 75-day advance written notification to the policyholder. In our written notification we will explain that:

- the policyholder can continue his/her current coverage by paying the new premium amount when due;
- the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
- if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows:
- if the policyholder's coverage does not include a nonforfeiture coverage rider, or includes a nonforfeiture coverage rider that provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL;

- if the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse;
- if the policyholder's coverage includes a nonforfeiture coverage rider that provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage rider;

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A							4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A							4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A							4.48%	1.8070
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%							4.48%	1.7295
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%							4.48%	1.6553
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%							4.48%	1.5843
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%							4.48%	1.5164
	2006	25,370,326	1,932,885	7.6%	12,869	36,822,048	2,805,355	7.6%							4.48%	1.4514
	2007	23,963,802	4,492,738	18.7%	12,576	33,289,284	6,241,081	18.7%							4.48%	1.3891
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%							4.48%	1.3296
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%							4.48%	1.2726
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%							4.48%	1.2180
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%							4.48%	1.1658
2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,690	16.8%							4.48%	1.1158	
2013	26,588,862	5,557,709	20.9%	11,074	28,395,498	5,935,339	20.9%							4.48%	1.0679	
2014	24,663,817	9,063,671	36.7%	10,958	25,210,234	9,264,472	36.7%							4.48%	1.0222	
Projected Future Experience	2015	24,099,180	10,434,121	43.3%	10,640	23,576,844	10,207,968	43.3%	1.3901	N/A	0.0290	0.0000	0.971	0.977	4.48%	0.9783
	2016	23,104,739	11,778,209	51.0%	10,347	21,634,722	11,028,832	51.0%	1.3901	N/A	0.0276	0.0000	0.972	0.959	4.48%	0.9364
	2017	22,123,538	13,288,487	60.1%	10,047	19,827,669	11,909,475	60.1%	1.3901	N/A	0.0290	0.0000	0.971	0.958	4.48%	0.8962
	2018	21,117,973	14,996,004	71.0%	9,742	18,114,909	12,863,509	71.0%	1.3901	N/A	0.0304	0.0000	0.970	0.955	4.48%	0.8578
	2019	20,114,686	16,915,036	84.1%	9,429	16,514,447	13,887,488	84.1%	1.3901	N/A	0.0321	0.0000	0.968	0.952	4.48%	0.8210
	2020	19,142,927	19,047,805	99.5%	9,110	15,042,705	14,367,995	99.5%	1.3901	N/A	0.0339	0.0000	0.966	0.952	4.48%	0.7858
	2021	18,190,364	21,388,316	117.6%	8,793	13,673,730	16,086,480	117.6%	1.3901	N/A	0.0358	0.0000	0.964	0.950	4.48%	0.7521
	2022	17,218,914	23,936,178	139.0%	8,450	12,395,300	17,230,825	139.0%	1.3901	N/A	0.0380	0.0000	0.962	0.947	4.48%	0.7199
	2023	16,254,025	26,679,827	164.1%	8,110	11,198,994	18,382,354	164.1%	1.3901	N/A	0.0402	0.0000	0.960	0.944	4.48%	0.6890
	2024	15,288,012	29,588,801	193.5%	7,764	10,081,751	19,512,473	193.5%	1.3901	N/A	0.0426	0.0000	0.957	0.941	4.48%	0.6595
	2025	14,340,865	32,632,285	227.5%	7,413	9,051,637	20,596,777	227.5%	1.3901	N/A	0.0452	0.0000	0.955	0.938	4.48%	0.6312
	2026	13,404,511	35,768,291	266.8%	7,058	8,097,847	21,608,111	266.8%	1.3901	N/A	0.0479	0.0000	0.952	0.935	4.48%	0.6041
	2027	12,477,135	38,935,189	312.1%	6,699	7,214,402	22,514,443	312.1%	1.3901	N/A	0.0508	0.0000	0.949	0.931	4.48%	0.5782
	2028	11,562,425	42,090,059	364.0%	6,338	6,398,840	23,293,343	364.0%	1.3901	N/A	0.0539	0.0000	0.946	0.927	4.48%	0.5534
	2029	10,664,617	45,159,854	423.5%	5,976	5,648,907	23,920,577	423.5%	1.3901	N/A	0.0571	0.0000	0.943	0.922	4.48%	0.5297
	2030	9,778,545	48,095,019	491.8%	5,615	4,957,471	24,382,940	491.8%	1.3901	N/A	0.0605	0.0000	0.940	0.917	4.48%	0.5070
	2031	8,931,707	50,793,910	568.7%	5,255	4,333,984	24,647,021	568.7%	1.3901	N/A	0.0640	0.0000	0.936	0.913	4.48%	0.4852
	2032	8,122,559	53,188,250	654.8%	4,900	3,772,355	24,702,183	654.8%	1.3901	N/A	0.0677	0.0000	0.932	0.909	4.48%	0.4644
	2033	7,348,548	55,242,093	751.7%	4,549	3,266,540	24,555,942	751.7%	1.3901	N/A	0.0715	0.0000	0.928	0.905	4.48%	0.4445
	2034	6,613,433	56,902,238	860.4%	4,206	2,813,716	24,209,323	860.4%	1.3901	N/A	0.0754	0.0000	0.925	0.900	4.48%	0.4255
	2035	5,917,526	58,095,266	981.7%	3,871	2,409,807	23,657,066	981.7%	1.3901	N/A	0.0796	0.0000	0.920	0.895	4.48%	0.4072
	2036	5,266,410	58,764,524	1115.8%	3,547	2,052,587	22,903,518	1115.8%	1.3901	N/A	0.0838	0.0000	0.916	0.890	4.48%	0.3898
	2037	4,661,121	58,966,753	1265.1%	3,235	1,738,778	21,996,877	1265.1%	1.3901	N/A	0.0881	0.0000	0.912	0.885	4.48%	0.3730
	2038	4,100,522	58,656,819	1430.5%	2,936	1,464,063	20,943,013	1430.5%	1.3901	N/A	0.0925	0.0000	0.908	0.880	4.48%	0.3570
	2039	3,585,654	57,782,872	1611.5%	2,651	1,225,338	19,746,340	1611.5%	1.3901	N/A	0.0970	0.0000	0.903	0.874	4.48%	0.3417
	2040	3,116,890	56,414,415	1810.0%	2,382	1,019,473	18,452,041	1810.0%	1.3901	N/A	0.1015	0.0000	0.898	0.869	4.48%	0.3271
	2041	2,693,369	54,595,434	2027.0%	2,129	843,174	17,091,394	2027.0%	1.3901	N/A	0.1060	0.0000	0.894	0.864	4.48%	0.3131
	2042	2,313,588	52,387,594	2264.3%	1,893	693,225	15,695,892	2264.3%	1.3901	N/A	0.1107	0.0000	0.889	0.859	4.48%	0.2996
	2043	1,975,230	49,872,600	2524.9%	1,675	566,464	14,302,661	2524.9%	1.3901	N/A	0.1153	0.0000	0.885	0.854	4.48%	0.2868
	2044	1,676,085	47,086,627	2809.3%	1,475	460,063	12,924,663	2809.3%	1.3901	N/A	0.1198	0.0000	0.880	0.849	4.48%	0.2745
	2045	1,413,483	44,118,834	3121.3%	1,291	371,346	11,590,776	3121.3%	1.3901	N/A	0.1243	0.0000	0.876	0.843	4.48%	0.2627
	2046	1,184,375	41,020,986	3463.5%	1,125	297,814	10,314,815	3463.5%	1.3901	N/A	0.1289	0.0000	0.871	0.838	4.48%	0.2515
	2047	986,244	37,851,629	3838.0%	975	237,359	9,109,756	3838.0%	1.3901	N/A	0.1334	0.0000	0.867	0.833	4.48%	0.2407
	2048	816,338	34,669,968	4247.0%	840	186,044	7,986,242	4247.0%	1.3901	N/A	0.1379	0.0000	0.862	0.828	4.48%	0.2304
	2049	671,828	31,535,374	4694.0%	721	148,120	6,952,705	4694.0%	1.3901	N/A	0.1422	0.0000	0.858	0.823	4.48%	0.2205
	2050	549,757	28,478,642	5180.2%	615	116,010	6,009,550	5180.2%	1.3901	N/A	0.1464	0.0000	0.854	0.818	4.48%	0.2110
	2051	447,284	25,538,633	5709.7%	523	90,339	5,158,069	5709.7%	1.3901	N/A	0.1506	0.0000	0.849	0.814	4.48%	0.2020
	2052	361,784	22,762,783	6291.8%	442	69,937	4,400,294	6291.8%	1.3901	N/A	0.1552	0.0000	0.845	0.809	4.48%	0.1933
	2053	290,918	20,164,399	6931.3%	371	53,826	3,730,856	6931.3%	1.3901	N/A	0.1595	0.0000	0.841	0.804	4.48%	0.1850
	2054	232,684	17,728,931	7619.3%	311	41,206	3,139,587	7619.3%	1.3901	N/A	0.1623	0.0000	0.838	0.800	4.48%	0.1771
	2055	185,157	15,508,360	8375.8%	259	31,383	2,628,589	8375.8%	1.3901	N/A	0.1673	0.0000	0.833	0.796	4.48%	0.1695
	2056	146,513	13,467,945	9192.3%	215	23,768	2,184,867	9192.3%	1.3901	N/A	0.1706	0.0000	0.829	0.791	4.48%	0.1622
	2057	115,311	11,640,405	10094.8%	177	17,904	1,807,418	10094.8%	1.3901	N/A	0.1758	0.0000	0.824	0.787	4.48%	0.1553
	2058	90,367	9,998,037	11063.8%	145	13,430	1,485,840	11063.8%	1.3901	N/A	0.1793	0.0000	0.821	0.784	4.48%	0.1486
	2059	70,555	8,547,262	12114.4%	119	10,036	1,215,769	12114.4%	1.3901	N/A	0.1819	0.0000	0.818	0.781	4.48%	0.1422
	2060	54,860	7,276,327	13263.4%	97	7,469	990,611	13263.4%	1.3901	N/A	0.1851	0.0000	0.815	0.778	4.48%	0.1361
	2061	42,508	6,167,088	14508.0%	79	5,539	803,596	14508.0%	1.3901	N/A	0.1879	0.0000	0.812	0.775	4.48%	0.1303
	2062	32,809	5,208,137	15874.3%	63	4,092	649,542	15874.3%	1.3901	N/A	0.1932	0.0000	0.807	0.772	4.48%	0.1247
	2063	25,243	4,390,299	17352.8%	51	3,185	512,013	17352.8%	1.3901	N/A	0.1989	0.0000	0.802	0.769	4.48%	0.1194
	2064	19,367	3,666,928	18933.6%	41	2,213	418,849	18933.6%	1.3901	N/A	0.1986	0.0000	0.801	0.767	4.48%	0.1143
	2065	14,799	3,061,763	20689.6%	33	1,618	334,809	20689.6%	1.3901	N/A	0.2027	0.0000	0.797	0.764	4.48%	0.1094
2066	11,271															

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A								4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8070
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%								4.48%	1.7295
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%								4.48%	1.6553
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%								4.48%	1.5843
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%								4.48%	1.5164
	2006	25,370,328	1,932,985	7.6%	12,869	36,822,048	2,805,355	7.6%								4.48%	1.4514
	2007	23,963,802	4,492,738	18.7%	12,576	33,289,284	6,241,081	18.7%								4.48%	1.3891
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%								4.48%	1.3296
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%								4.48%	1.2726
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%								4.48%	1.2180
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%								4.48%	1.1658
	2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,690	16.8%								4.48%	1.1158
	2013	26,588,862	5,557,709	20.9%	11,074	28,385,339	5,935,339	20.9%								4.48%	1.0679
	2014	24,663,817	9,063,671	36.7%	10,958	25,210,234	9,264,472	36.7%								4.48%	1.0222
Projected Future Experience	2015	24,099,180	10,434,121	43.3%	10,640	23,576,844	10,207,968	43.3%	1.3901	1.0000		0.0290	1.0000	0.971	0.977	4.48%	0.9783
	2016	23,104,739	11,778,209	51.0%	10,347	21,634,722	11,028,832	51.0%	1.3901	1.0000		0.0276	1.0000	0.972	0.959	4.48%	0.9364
	2017	24,061,690	13,155,704	54.7%	10,039	21,564,690	11,790,472	54.7%	1.5271	0.9908		0.0298	0.9992	0.970	0.958	4.48%	0.8962
	2018	30,750,304	14,177,787	46.1%	9,697	26,377,482	12,161,646	46.1%	2.1410	0.9498		0.0340	0.9954	0.966	0.955	4.48%	0.8578
	2019	30,100,575	15,904,786	52.8%	9,382	24,713,005	13,058,058	52.8%	2.2123	0.9450		0.0325	0.9950	0.968	0.952	4.48%	0.8210
	2020	28,646,395	17,910,175	62.5%	9,064	22,510,621	14,073,996	62.5%	2.2123	0.9450		0.0339	0.9950	0.966	0.952	4.48%	0.7868
	2021	27,205,963	20,110,899	73.9%	8,740	20,462,021	15,125,712	73.9%	2.2123	0.9450		0.0359	0.9950	0.964	0.950	4.48%	0.7521
	2022	25,767,204	22,506,590	87.3%	8,408	18,548,917	16,201,714	87.3%	2.2123	0.9450		0.0380	0.9950	0.962	0.947	4.48%	0.7199
	2023	24,323,297	25,086,375	103.1%	8,069	16,758,709	17,284,468	103.1%	2.2123	0.9450		0.0402	0.9950	0.960	0.944	4.48%	0.6890
	2024	22,877,709	27,821,610	121.6%	7,725	15,086,812	18,347,091	121.6%	2.2123	0.9450		0.0426	0.9950	0.957	0.941	4.48%	0.6595
	2025	21,460,354	30,683,322	143.0%	7,376	13,545,301	19,366,635	143.0%	2.2123	0.9450		0.0452	0.9950	0.955	0.938	4.48%	0.6312
	2026	20,059,149	33,632,030	167.7%	7,022	12,118,005	20,317,567	167.7%	2.2123	0.9450		0.0479	0.9950	0.952	0.935	4.48%	0.6041
	2027	18,671,380	36,612,606	196.1%	6,665	10,795,975	21,169,768	196.1%	2.2123	0.9450		0.0508	0.9950	0.949	0.931	4.48%	0.5782
	2028	17,302,564	39,576,230	228.7%	6,306	9,576,529	21,902,148	228.7%	2.2123	0.9450		0.0539	0.9950	0.946	0.927	4.48%	0.5534
	2029	15,959,041	42,462,682	266.1%	5,946	8,453,293	22,491,921	266.1%	2.2123	0.9450		0.0571	0.9950	0.943	0.922	4.48%	0.5297
	2030	14,633,081	45,222,544	309.0%	5,587	7,418,596	22,926,669	309.0%	2.2123	0.9450		0.0605	0.9950	0.940	0.917	4.48%	0.5070
	2031	13,365,832	47,760,243	357.3%	5,229	6,485,580	23,174,978	357.3%	2.2123	0.9450		0.0640	0.9950	0.936	0.913	4.48%	0.4852
	2032	12,154,985	50,011,582	411.4%	4,875	5,645,131	23,226,845	411.4%	2.2123	0.9450		0.0677	0.9950	0.932	0.909	4.48%	0.4644
	2033	10,996,718	51,942,759	472.3%	4,527	4,888,207	23,089,338	472.3%	2.2123	0.9450		0.0715	0.9950	0.928	0.905	4.48%	0.4445
	2034	9,896,656	53,503,752	540.6%	4,185	4,210,579	22,763,421	540.6%	2.2123	0.9450		0.0754	0.9950	0.925	0.900	4.48%	0.4255
	2035	8,855,717	54,625,538	616.8%	3,852	3,606,151	22,244,148	616.8%	2.2123	0.9450		0.0796	0.9950	0.920	0.895	4.48%	0.4072
	2036	7,880,907	55,254,812	701.1%	3,529	3,071,590	21,535,605	701.1%	2.2123	0.9450		0.0838	0.9950	0.916	0.890	4.48%	0.3898
	2037	6,975,124	55,444,963	794.9%	3,219	2,601,991	20,683,113	794.9%	2.2123	0.9450		0.0881	0.9950	0.912	0.885	4.48%	0.3730
	2038	6,136,216	55,153,541	898.8%	2,921	2,190,894	19,692,191	898.8%	2.2123	0.9450		0.0925	0.9950	0.908	0.880	4.48%	0.3570
	2039	5,365,744	54,331,790	1012.6%	2,637	1,833,654	18,566,990	1012.6%	2.2123	0.9450		0.0970	0.9950	0.903	0.874	4.48%	0.3417
	2040	4,664,262	53,045,064	1137.3%	2,370	1,525,588	17,349,993	1137.3%	2.2123	0.9450		0.1015	0.9950	0.898	0.869	4.48%	0.3271
	2041	4,030,485	51,334,722	1273.7%	2,118	1,261,765	16,070,610	1273.7%	2.2123	0.9450		0.1060	0.9950	0.894	0.864	4.48%	0.3131
	2042	3,462,163	49,258,165	1422.8%	1,884	1,037,347	14,751,934	1422.8%	2.2123	0.9450		0.1107	0.9950	0.889	0.859	4.48%	0.2996
	2043	2,955,828	46,893,959	1586.5%	1,667	847,684	13,448,434	1586.5%	2.2123	0.9450		0.1153	0.9950	0.885	0.854	4.48%	0.2868
	2044	2,508,173	44,274,378	1765.2%	1,467	688,461	12,152,738	1765.2%	2.2123	0.9450		0.1198	0.9950	0.880	0.849	4.48%	0.2745
	2045	2,115,204	41,483,836	1961.2%	1,285	555,700	10,898,517	1961.2%	2.2123	0.9450		0.1243	0.9950	0.876	0.843	4.48%	0.2627
	2046	1,772,355	38,571,008	2176.3%	1,119	445,662	9,698,762	2176.3%	2.2123	0.9450		0.1289	0.9950	0.871	0.838	4.48%	0.2515
	2047	1,475,862	35,590,940	2411.5%	970	355,196	8,565,676	2411.5%	2.2123	0.9450		0.1334	0.9950	0.867	0.833	4.48%	0.2407
	2048	1,221,607	32,599,304	2668.6%	836	281,398	7,509,263	2668.6%	2.2123	0.9450		0.1379	0.9950	0.862	0.828	4.48%	0.2304
	2049	1,005,355	29,651,924	2949.4%	717	221,654	6,537,455	2949.4%	2.2123	0.9450		0.1422	0.9950	0.858	0.823	4.48%	0.2205
	2050	822,683	26,777,755	3254.9%	612	173,602	5,650,630	3254.9%	2.2123	0.9450		0.1464	0.9950	0.854	0.818	4.48%	0.2110
	2051	669,338	24,013,338	3587.6%	520	135,187	4,850,004	3587.6%	2.2123	0.9450		0.1506	0.9950	0.849	0.814	4.48%	0.2020
	2052	541,391	21,403,275	3953.4%	439	104,657	4,137,487	3953.4%	2.2123	0.9450		0.1552	0.9950	0.845	0.809	4.48%	0.1933
	2053	435,344	18,960,080	4355.2%	369	80,548	3,508,030	4355.2%	2.2123	0.9450		0.1595	0.9950	0.841	0.804	4.48%	0.1850
	2054	348,199	16,670,071	4787.5%	309	61,662	2,952,076	4787.5%	2.2123	0.9450		0.1623	0.9950	0.838	0.800	4.48%	0.1771
	2055	277,078	14,582,123	5262.8%	258	46,963	2,471,597	5262.8%	2.2123	0.9450		0.1673	0.9950	0.833	0.796	4.48%	0.1695
	2056	219,249	12,663,972	5775.9%	214	35,568	2,054,376	5775.9%	2.2123	0.9450		0.1706	0.9950	0.829	0.791	4.48%	0.1622
	2057	172,556	10,945,181	6343.0%	176	26,793	1,699,470	6343.0%	2.2123	0.9450		0.1758	0.9950	0.824	0.787	4.48%	0.1553
	2058	135,230	9,400,904	6951.8%	144	20,097	1,397,098	6951.8%	2.2123	0.9450		0.1793	0.9950	0.821	0.784	4.48%	0.1486
	2059	105,581	8,036,776	7611.9%	118	15,018	1,143,158	7611.9%	2.2123	0.9450		0.1819	0.9950	0.818	0.781	4.48%	0.1422
	2060	82,095	6,841,748	8333.9%	96	11,177	931,447	8333.9%	2.2123	0.9450		0.1851	0.9950	0.815	0.778	4.48%	0.1361
	2061	63,611	5,798,759	9115.9%	78	8,289	755,602	9115.9%	2.2123	0.9450		0.1879	0.9950	0.812	0.775	4.48%	0.1303
2062	49,096	4,887,081	9974.9%	63	6,123	610,748	9974.9%	2.2123	0.9450		0.1932	0.9950	0.807	0.772	4.48%	0.1247	
2063	37,774	4,118,695	10903.4%	51	4,509	481,											

Exhibit II*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued Before October 1, 2003

1) Greater of 60% or the lifetime loss ratio used in the original pricing	63%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2014	526,661,349
3) Loss Ratio under Original Premium Schedule: (1) x (2)	331,796,650
4) Present Value of Premium Increase as of December 31, 2014	176,969,730
5) 80% of Premium Increase: 0.80 x (4)	141,575,784
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	473,372,434
7) Present Value of Projected Lifetime Incurred Claims	672,128,802
8) Test: 7 is not less than 6	TRUE

* Reflecting new standard for Pre-Rate Stability Policies under Section 14VAC5-200-150 that became effective on September 1, 2015.

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective	Mid-Year Disc / Accum Factor	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A							6.00%	2.6155
	1999	-	-	N/A	-	-	-	-	N/A							6.00%	2.4674
	2000	-	-	N/A	-	-	-	-	N/A							6.00%	2.3277
	2001	-	-	N/A	-	-	-	-	N/A							6.00%	2.1960
	2002	1,496,379	-	0.0%	3,208	3,100,023	-	0.0%								6.00%	2.0717
	2003	16,596,317	121,915	0.7%	14,530	32,436,141	238,273	0.7%								6.00%	1.9544
	2004	30,493,806	880,262	2.9%	13,773	56,224,191	1,623,018	2.9%								6.00%	1.8438
	2005	27,951,257	2,448,910	8.8%	13,247	48,619,117	4,259,895	8.8%								6.00%	1.7394
	2006	25,370,326	1,932,885	7.6%	12,869	41,631,989	3,171,800	7.6%								6.00%	1.6410
	2007	23,963,802	4,492,738	18.7%	12,576	37,097,933	6,955,128	18.7%								6.00%	1.5481
	2008	23,121,871	3,918,876	16.9%	12,192	33,768,448	5,723,341	16.9%								6.00%	1.4605
	2009	22,026,219	4,000,963	18.2%	11,893	30,347,450	5,512,478	18.2%								6.00%	1.3778
	2010	21,149,597	5,767,057	27.3%	11,612	27,490,237	7,496,019	27.3%								6.00%	1.2998
	2011	24,228,270	5,278,545	21.8%	11,333	29,709,335	6,472,689	21.8%								6.00%	1.2262
Projected Future Experience	2012	27,551,273	4,624,243	16.8%	11,272	31,871,781	5,349,403	16.8%								6.00%	1.1568
	2013	26,588,862	5,557,709	20.9%	11,074	29,017,403	6,065,332	20.9%								6.00%	1.0913
	2014	24,663,817	9,063,671	36.7%	10,958	25,392,954	9,331,620	36.7%								6.00%	1.0296
	2015	24,099,180	10,434,121	43.3%	10,640	23,407,193	10,134,515	43.3%	1.3901	N/A	0.0290	0.0000	0.971	0.977	6.00%	0.9713	
	2016	23,104,739	11,778,209	51.0%	10,347	21,171,043	10,792,461	51.0%	1.3901	N/A	0.0276	0.0000	0.972	0.959	6.00%	0.9163	
	2017	22,123,538	13,288,487	60.1%	10,047	19,124,492	11,487,113	60.1%	1.3901	N/A	0.0290	0.0000	0.971	0.958	6.00%	0.8644	
	2018	21,117,973	14,996,004	71.0%	9,742	17,221,925	12,229,396	71.0%	1.3901	N/A	0.0304	0.0000	0.970	0.955	6.00%	0.8155	
	2019	20,114,686	16,915,036	84.1%	9,429	15,475,221	13,013,573	84.1%	1.3901	N/A	0.0321	0.0000	0.968	0.952	6.00%	0.7693	
	2020	19,142,927	19,047,805	99.5%	9,110	13,893,962	13,824,921	99.5%	1.3901	N/A	0.0339	0.0000	0.966	0.952	6.00%	0.7258	
	2021	18,190,364	21,388,316	117.6%	8,783	12,448,426	14,644,920	117.6%	1.3901	N/A	0.0358	0.0000	0.964	0.950	6.00%	0.6847	
	2022	17,218,914	23,936,178	139.0%	8,450	11,122,740	15,461,827	139.0%	1.3901	N/A	0.0380	0.0000	0.962	0.947	6.00%	0.6460	
	2023	16,254,025	26,679,827	164.1%	8,110	9,905,150	16,258,600	164.1%	1.3901	N/A	0.0402	0.0000	0.960	0.944	6.00%	0.6094	
	2024	15,288,012	29,588,801	193.5%	7,764	8,789,118	17,010,679	193.5%	1.3901	N/A	0.0426	0.0000	0.957	0.941	6.00%	0.5749	
	2025	14,340,865	32,632,285	227.5%	7,413	7,777,925	17,698,477	227.5%	1.3901	N/A	0.0452	0.0000	0.955	0.938	6.00%	0.5424	
2026	13,404,511	35,768,291	266.8%	7,058	6,858,569	18,301,249	266.8%	1.3901	N/A	0.0479	0.0000	0.952	0.935	6.00%	0.5117		
2027	12,477,135	38,938,189	312.1%	6,699	6,022,705	18,795,437	312.1%	1.3901	N/A	0.0505	0.0000	0.949	0.930	6.00%	0.4827		
2028	11,562,425	42,090,059	364.0%	6,338	5,265,259	19,166,833	364.0%	1.3901	N/A	0.0539	0.0000	0.946	0.927	6.00%	0.4554		
2029	10,664,617	45,159,854	423.5%	5,976	4,581,527	19,400,704	423.5%	1.3901	N/A	0.0571	0.0000	0.943	0.922	6.00%	0.4296		
2030	9,778,545	48,095,019	491.8%	5,615	3,963,085	19,492,125	491.8%	1.3901	N/A	0.0605	0.0000	0.940	0.917	6.00%	0.4053		
2031	8,931,707	50,793,910	568.7%	5,255	3,414,976	19,420,699	568.7%	1.3901	N/A	0.0640	0.0000	0.936	0.913	6.00%	0.3823		
2032	8,122,559	53,188,250	654.8%	4,900	2,929,815	19,185,055	654.8%	1.3901	N/A	0.0677	0.0000	0.932	0.909	6.00%	0.3607		
2033	7,348,548	55,242,093	751.7%	4,549	2,500,593	18,797,999	751.7%	1.3901	N/A	0.0715	0.0000	0.928	0.905	6.00%	0.3403		
2034	6,613,433	56,902,238	860.4%	4,206	2,123,062	18,266,905	860.4%	1.3901	N/A	0.0754	0.0000	0.925	0.900	6.00%	0.3210		
2035	5,917,826	58,095,266	981.7%	3,871	1,792,223	17,594,240	981.7%	1.3901	N/A	0.0796	0.0000	0.920	0.895	6.00%	0.3029		
2036	5,266,410	58,764,524	1115.8%	3,547	1,504,661	16,789,552	1115.8%	1.3901	N/A	0.0838	0.0000	0.916	0.890	6.00%	0.2857		
2037	4,661,121	58,966,753	1265.1%	3,235	1,256,344	15,893,708	1265.1%	1.3901	N/A	0.0881	0.0000	0.912	0.885	6.00%	0.2695		
2038	4,100,522	58,656,819	1430.5%	2,936	1,042,681	14,915,255	1430.5%	1.3901	N/A	0.0925	0.0000	0.908	0.880	6.00%	0.2543		
2039	3,585,654	57,782,872	1611.5%	2,651	860,151	13,861,347	1611.5%	1.3901	N/A	0.0970	0.0000	0.903	0.874	6.00%	0.2399		
2040	3,116,890	56,414,415	1810.0%	2,382	705,378	12,767,049	1810.0%	1.3901	N/A	0.1015	0.0000	0.898	0.869	6.00%	0.2263		
2041	2,693,369	54,595,434	2027.0%	2,129	575,030	11,656,036	2027.0%	1.3901	N/A	0.1060	0.0000	0.894	0.864	6.00%	0.2135		
2042	2,313,588	52,387,594	2264.3%	1,893	465,988	10,551,572	2264.3%	1.3901	N/A	0.1107	0.0000	0.889	0.859	6.00%	0.2014		
2043	1,975,230	49,872,600	2524.9%	1,675	375,319	9,476,432	2524.9%	1.3901	N/A	0.1153	0.0000	0.885	0.854	6.00%	0.1900		
2044	1,676,085	47,086,627	2809.3%	1,475	300,451	8,440,624	2809.3%	1.3901	N/A	0.1198	0.0000	0.880	0.849	6.00%	0.1793		
2045	1,413,483	44,118,834	3121.3%	1,291	239,035	7,460,967	3121.3%	1.3901	N/A	0.1243	0.0000	0.876	0.843	6.00%	0.1691		
2046	1,184,375	41,020,986	3463.5%	1,125	188,953	6,544,423	3463.5%	1.3901	N/A	0.1289	0.0000	0.871	0.838	6.00%	0.1595		
2047	986,244	37,851,629	3838.0%	975	148,437	5,696,970	3838.0%	1.3901	N/A	0.1334	0.0000	0.867	0.833	6.00%	0.1505		
2048	816,338	34,669,968	4247.0%	840	115,910	4,922,741	4247.0%	1.3901	N/A	0.1379	0.0000	0.862	0.828	6.00%	0.1420		
2049	671,828	31,535,374	4694.0%	721	89,992	4,224,211	4694.0%	1.3901	N/A	0.1422	0.0000	0.858	0.823	6.00%	0.1340		
2050	549,757	28,478,642	5180.2%	615	69,472	3,598,828	5180.2%	1.3901	N/A	0.1464	0.0000	0.854	0.818	6.00%	0.1264		
2051	447,284	25,538,633	5709.7%	523	53,324	3,044,623	5709.7%	1.3901	N/A	0.1506	0.0000	0.849	0.814	6.00%	0.1192		
2052	361,784	22,762,783	6291.8%	442	40,689	2,560,091	6291.8%	1.3901	N/A	0.1552	0.0000	0.845	0.809	6.00%	0.1125		
2053	290,918	20,164,399	6931.3%	371	30,867	2,139,486	6931.3%	1.3901	N/A	0.1595	0.0000	0.841	0.804	6.00%	0.1061		
2054	232,684	17,728,931	7619.3%	311	23,291	1,774,602	7619.3%	1.3901	N/A	0.1623	0.0000	0.838	0.800	6.00%	0.1001		
2055	185,157	15,508,360	8375.8%	259	17,484	1,464,463	8375.8%	1.3901	N/A	0.1673	0.0000	0.833	0.796	6.00%	0.0944		
2056	146,513	13,467,945	9192.3%	215	13,052	1,199,797	9192.3%	1.3901	N/A	0.1706	0.0000	0.829	0.791	6.00%	0.0891		
2057	115,311	11,640,405	10094.8%	177	9,691	978,293	10094.8%	1.3901	N/A	0.1758	0.0000	0.824	0.787	6.00%	0.0840		
2058	90,367	9,998,037	11063.8%	145	7,165	792,701	11063.8%	1.3901	N/A	0.1793	0.0000	0.821	0.784	6.00%	0.0793		
2059	70,555	8,547,262	12114.4%	119	5,277	639,317	12114.4%	1.3901	N/A	0.1819	0.0000	0.818	0.781	6.00%	0.0748		
2060	54,860	7,276,327	13263.4%	97	3,871	513,447	13263.4%	1.3901	N/A	0.1851	0.0000	0.815	0.778	6.00%	0.0706		
2061	42,508	6,167,088	14508.0%	79	2,830	410,542	14508.0%	1.3901	N/A	0.1879	0.0000	0.812	0.775	6.00%	0.0666		
2062	32,809	5,208,137	15874.3%	63	2,060	327,080	15874.3%	1.3901	N/A	0.1932	0.0000	0.807	0.772	6.00%	0.0624		
2063	25,243	4,390,299	17352.8%	51	1,496	259,519	17352.8%	1.3901	N/A	0.1929	0.0000	0.807	0.769	6.00%	0.0592		
2064	19,367	3,666,928	18933.6%	41	1,083	204,957	18933.6%	1.3901	N/A	0.1986	0.0000	0.801	0.767	6.00%	0.0559		
2065	14,799	3,061,763	20689.6%	33	780	161,445	20689.6%	1.3901	N/A	0.2027	0.0000	0.797	0.764	6.00%	0.0527		

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A								6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A								6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A								6.00%	2.1960
	2002	1,496,379		0.0%	3,208	3,100,023		0.0%								6.00%	2.0717
	2003	16,596,317	121,915	0.7%	14,530	32,436,141	238,273	0.7%								6.00%	1.9544
	2004	30,493,806	880,262	2.9%	13,773	56,224,191	1,623,018	2.9%								6.00%	1.8438
	2005	27,351,257	2,448,910	8.8%	13,247	48,619,117	4,259,695	8.8%								6.00%	1.7394
	2006	25,370,326	1,932,985	7.6%	12,869	41,631,869	3,171,800	7.6%								6.00%	1.6410
	2007	23,963,802	4,492,738	18.7%	12,576	37,097,933	6,955,128	18.7%								6.00%	1.5481
	2008	23,121,871	3,918,876	16.9%	12,192	33,768,448	5,723,341	16.9%								6.00%	1.4605
	2009	22,026,219	4,000,963	18.2%	11,893	30,347,450	5,512,478	18.2%								6.00%	1.3778
	2010	21,149,597	5,767,057	27.3%	11,612	27,490,237	7,496,019	27.3%								6.00%	1.2998
	2011	24,228,270	5,278,545	21.8%	11,333	29,709,335	6,472,689	21.8%								6.00%	1.2262
Projected Future Experience	2012	27,551,273	4,624,243	16.8%	11,272	31,871,781	5,349,403	16.8%								6.00%	1.1568
	2013	26,588,862	5,557,709	20.9%	11,074	29,917,403	6,065,332	20.9%								6.00%	1.0913
	2014	24,663,817	9,063,671	36.7%	10,958	25,392,954	9,331,620	36.7%								6.00%	1.0296
	2015	24,099,180	10,434,121	43.3%	10,640	23,407,193	10,134,515	43.3%	1.3901	1.0000	0.0290	1.0000	0.971	0.977	6.00%	0.9713	
	2016	23,104,739	11,778,209	51.0%	10,347	21,171,043	10,792,461	51.0%	1.3901	1.0000	0.0276	1.0000	0.972	0.959	6.00%	0.9163	
	2017	24,061,690	13,155,704	54.7%	10,039	20,799,910	11,372,329	54.7%	1.5271	0.9908	0.0298	0.9992	0.970	0.958	6.00%	0.8644	
	2018	30,750,304	14,177,787	46.1%	9,697	25,077,191	11,562,132	46.1%	2.1410	0.9498	0.0340	0.9954	0.966	0.955	6.00%	0.8155	
	2019	30,100,575	15,904,786	52.8%	9,382	23,157,859	12,236,337	52.8%	2.2123	0.9450	0.0325	0.9950	0.968	0.952	6.00%	0.7693	
	2020	28,646,398	17,910,175	62.5%	9,064	20,791,586	12,999,228	62.5%	2.2123	0.9450	0.0339	0.9950	0.966	0.952	6.00%	0.7258	
	2021	27,205,963	20,110,899	73.9%	8,740	18,628,418	13,770,298	73.9%	2.2123	0.9450	0.0358	0.9950	0.964	0.950	6.00%	0.6847	
	2022	25,767,204	22,506,590	87.3%	8,408	16,644,598	14,538,370	87.3%	2.2123	0.9450	0.0390	0.9950	0.962	0.947	6.00%	0.6460	
	2023	24,323,297	25,086,375	103.1%	8,069	14,822,539	15,287,556	103.1%	2.2123	0.9450	0.0402	0.9950	0.960	0.944	6.00%	0.6094	
	2024	22,877,709	27,821,610	121.6%	7,725	13,152,455	15,994,716	121.6%	2.2123	0.9450	0.0426	0.9950	0.957	0.941	6.00%	0.5749	
	2025	21,460,354	30,683,322	143.0%	7,376	11,639,258	16,641,436	143.0%	2.2123	0.9450	0.0452	0.9950	0.955	0.938	6.00%	0.5424	
Past Future Lifetime	2026	20,059,149	33,632,030	167.7%	7,022	10,263,490	17,208,207	167.7%	2.2123	0.9450	0.0479	0.9950	0.952	0.935	6.00%	0.5117	
	2027	18,671,026	36,612,606	196.1%	6,685	9,012,680	19,672,881	196.1%	2.2123	0.9450	0.0508	0.9950	0.949	0.931	6.00%	0.4827	
	2028	17,302,564	39,576,730	228.7%	6,306	7,879,185	18,022,094	228.7%	2.2123	0.9450	0.0539	0.9950	0.946	0.927	6.00%	0.4554	
	2029	15,959,041	42,462,682	266.1%	5,946	6,856,015	18,241,997	266.1%	2.2123	0.9450	0.0571	0.9950	0.943	0.922	6.00%	0.4296	
	2030	14,633,081	45,222,544	309.0%	5,587	5,930,549	18,327,958	309.0%	2.2123	0.9450	0.0605	0.9950	0.940	0.917	6.00%	0.4053	
	2031	13,365,832	47,760,243	357.3%	5,229	5,110,333	18,260,798	357.3%	2.2123	0.9450	0.0640	0.9950	0.936	0.913	6.00%	0.3823	
	2032	12,154,985	50,011,582	411.4%	4,875	4,384,315	18,039,228	411.4%	2.2123	0.9450	0.0677	0.9950	0.932	0.909	6.00%	0.3607	
	2033	10,996,718	51,942,759	472.3%	4,527	3,742,007	17,675,288	472.3%	2.2123	0.9450	0.0715	0.9950	0.928	0.905	6.00%	0.3403	
	2034	9,896,656	53,503,752	540.6%	4,185	3,177,050	17,175,914	540.6%	2.2123	0.9450	0.0754	0.9950	0.925	0.900	6.00%	0.3210	
	2035	8,855,717	54,625,538	616.8%	3,852	2,685,967	16,543,424	616.8%	2.2123	0.9450	0.0796	0.9950	0.920	0.895	6.00%	0.3029	
	2036	7,880,907	55,254,812	701.1%	3,529	2,251,646	15,786,796	701.1%	2.2123	0.9450	0.0838	0.9950	0.916	0.890	6.00%	0.2857	
	2037	6,975,124	55,444,963	794.9%	3,219	1,880,052	14,944,457	794.9%	2.2123	0.9450	0.0881	0.9950	0.912	0.885	6.00%	0.2695	
	2038	6,136,216	55,153,541	898.8%	2,921	1,560,317	14,024,441	898.8%	2.2123	0.9450	0.0925	0.9950	0.908	0.880	6.00%	0.2543	
	2039	5,365,744	54,331,790	1012.6%	2,637	1,287,171	13,033,478	1012.6%	2.2123	0.9450	0.0970	0.9950	0.903	0.874	6.00%	0.2399	
	2040	4,664,262	53,045,064	1137.3%	2,370	1,055,561	12,004,537	1137.3%	2.2123	0.9450	0.1015	0.9950	0.898	0.869	6.00%	0.2263	
	2041	4,030,485	51,334,722	1273.7%	2,118	860,502	10,959,880	1273.7%	2.2123	0.9450	0.1060	0.9950	0.894	0.864	6.00%	0.2135	
	2042	3,462,163	49,258,145	1422.8%	1,884	697,327	9,921,379	1422.8%	2.2123	0.9450	0.1107	0.9950	0.889	0.859	6.00%	0.2014	
	2043	2,955,828	46,893,959	1586.5%	1,667	561,645	8,910,452	1586.5%	2.2123	0.9450	0.1153	0.9950	0.885	0.854	6.00%	0.1900	
	2044	2,508,173	44,274,378	1765.2%	1,467	449,609	7,936,508	1765.2%	2.2123	0.9450	0.1198	0.9950	0.880	0.849	6.00%	0.1793	
	2045	2,115,204	41,483,836	1961.2%	1,285	357,704	7,015,361	1961.2%	2.2123	0.9450	0.1243	0.9950	0.876	0.843	6.00%	0.1691	
	2046	1,772,355	38,571,008	2176.3%	1,119	282,759	6,153,557	2176.3%	2.2123	0.9450	0.1289	0.9950	0.871	0.838	6.00%	0.1595	
	2047	1,475,862	35,590,940	2411.5%	970	222,129	5,356,719	2411.5%	2.2123	0.9450	0.1334	0.9950	0.867	0.833	6.00%	0.1505	
	2048	1,221,607	32,599,304	2668.6%	836	173,454	4,628,730	2668.6%	2.2123	0.9450	0.1379	0.9950	0.862	0.828	6.00%	0.1420	
	2049	1,005,355	29,651,924	2949.4%	717	134,669	3,971,920	2949.4%	2.2123	0.9450	0.1422	0.9950	0.858	0.823	6.00%	0.1340	
	2050	822,683	26,777,755	3254.9%	612	103,962	3,383,888	3254.9%	2.2123	0.9450	0.1464	0.9950	0.854	0.818	6.00%	0.1264	
	2051	669,338	24,013,338	3587.6%	520	79,796	2,862,783	3587.6%	2.2123	0.9450	0.1506	0.9950	0.849	0.814	6.00%	0.1192	
	2052	541,391	21,403,275	3953.4%	439	60,889	2,407,190	3953.4%	2.2123	0.9450	0.1552	0.9950	0.845	0.809	6.00%	0.1125	
	2053	435,344	18,960,080	4355.2%	369	46,191	2,011,705	4355.2%	2.2123	0.9450	0.1595	0.9950	0.841	0.804	6.00%	0.1061	
	2054	348,199	16,670,071	4787.5%	309	34,853	1,668,614	4787.5%	2.2123	0.9450	0.1623	0.9950	0.838	0.800	6.00%	0.1001	
	2055	277,078	14,582,123	5262.8%	258	26,165	1,376,998	5262.8%	2.2123	0.9450	0.1673	0.9950	0.833	0.796	6.00%	0.0944	
	2056	219,249	12,663,572	5775.9%	214	19,532	1,128,140	5775.9%	2.2123	0.9450	0.1706	0.9950	0.829	0.791	6.00%	0.0891	
	2057	172,556	10,945,181	6343.0%	176	14,502	919,864	6343.0%	2.2123	0.9450	0.1758	0.9950	0.824	0.787	6.00%	0.0840	
	2058	135,230	9,400,904	6951.8%	144	10,722	745,357	6951.8%	2.2123	0.9450	0.1793	0.9950	0.821	0.784	6.00%	0.0793	
	2059	105,581	8,036,776	7611.9%	118	7,897	601,133	7611.9%	2.2123	0.9450	0.1819	0.9950	0.818	0.781	6.00%	0.0748	
2060	82,095	6,841,748	8333.9%	96	5,793	482,781	8333.9%	2.2123	0.9450	0.1851	0.9950	0.815	0.778	6.00%	0.0706		
2061	63,611	5,798,759	9115.9%	78	4,235	386,022	9115.9%	2.2123	0.9450	0.1879	0.9950	0.812	0.775	6.00%	0.0666		
2062	49,096	4,897,081	9974.4%	63	3,083	307,545	9974.4%	2.2123	0.9450	0.1932	0.9950	0.807	0.772	6.00%	0.0628		
2063	37,774	4,118,695	10903.4%	51	19,532	244,190	10903.4%	2.2123	0.9450	0.1948	0.9950	0.807	0.769	6.00%	0.0592		
2064	28,982	3,447,921	11896.7%	41	1,620	192,716	11896.7%	2.2123</									

Attachment 2
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1998	-	-	N/A	-	-	-	N/A								6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A								6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A								6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A								6.00%	2.1960
	2002	4,394	-	0.0%	41	9,103	1,355,936	0.0%								6.00%	2.0717
	2003	693,780	-	0.0%	459	-	-	0.0%								6.00%	1.9544
	2004	1,013,560	-	0.0%	447	1,868,793	-	0.0%								6.00%	1.8438
	2005	942,543	-	0.0%	433	1,639,464	-	0.0%								6.00%	1.7394
	2006	849,373	33,457	3.9%	421	1,393,793	54,901	3.9%								6.00%	1.6410
	2007	765,647	35,884	4.7%	418	1,185,284	55,552	4.7%								6.00%	1.5481
	2008	742,952	86,436	11.6%	407	1,085,048	126,236	11.6%								6.00%	1.4605
	2009	717,608	7,703	1.1%	404	988,711	10,614	1.1%								6.00%	1.3778
	2010	701,055	479,820	68.4%	394	911,231	623,670	68.4%								6.00%	1.2998
	2011	796,920	21,053	2.6%	383	977,204	25,816	2.6%								6.00%	1.2262
	2012	914,069	9,395	1.0%	375	1,057,411	10,868	1.0%								6.00%	1.1568
2013	884,384	350,570	39.6%	371	865,161	362,590	39.6%								6.00%	1.0913	
2014	828,681	112,763	13.6%	364	853,179	116,096	13.6%								6.00%	1.0296	
Projected Future Experience	2015	793,384	300,475	37.9%	355	770,603	291,847	37.9%	1.3901	N/A	0.0256	0.0000	0.974	0.957	6.00%	0.9713	
	2016	763,239	339,589	44.5%	345	699,362	311,168	44.5%	1.3901	N/A	0.0268	0.0000	0.973	0.962	6.00%	0.9163	
	2017	729,775	384,027	52.6%	335	630,848	331,969	52.6%	1.3901	N/A	0.0281	0.0000	0.972	0.956	6.00%	0.8644	
	2018	698,923	435,266	62.3%	326	569,979	354,964	62.3%	1.3901	N/A	0.0295	0.0000	0.970	0.958	6.00%	0.8155	
	2019	670,031	495,145	73.9%	315	515,488	380,940	73.9%	1.3901	N/A	0.0311	0.0000	0.969	0.959	6.00%	0.7693	
	2020	641,246	564,380	88.0%	305	465,417	409,628	88.0%	1.3901	N/A	0.0488	0.0000	0.967	0.957	6.00%	0.7258	
	2021	612,016	642,739	105.0%	295	419,059	440,095	105.0%	1.3901	N/A	0.0346	0.0000	0.965	0.954	6.00%	0.6847	
	2022	580,743	730,575	125.8%	284	375,137	471,923	125.8%	1.3901	N/A	0.0366	0.0000	0.963	0.949	6.00%	0.6460	
	2023	549,672	827,972	150.6%	273	334,968	504,564	150.6%	1.3901	N/A	0.0386	0.0000	0.961	0.946	6.00%	0.6094	
	2024	515,138	933,540	181.2%	262	296,154	536,694	181.2%	1.3901	N/A	0.0409	0.0000	0.959	0.937	6.00%	0.5749	
	2025	484,341	1,045,758	215.9%	250	262,687	567,178	215.9%	1.3901	N/A	0.0432	0.0000	0.957	0.940	6.00%	0.5424	
	2026	454,906	1,165,076	256.1%	239	232,758	596,124	256.1%	1.3901	N/A	0.0458	0.0000	0.954	0.939	6.00%	0.5117	
	2027	425,601	1,290,601	303.2%	227	205,437	622,988	303.2%	1.3901	N/A	0.0488	0.0000	0.951	0.936	6.00%	0.4827	
	2028	396,526	1,418,545	357.7%	215	180,569	645,972	357.7%	1.3901	N/A	0.0516	0.0000	0.948	0.932	6.00%	0.4554	
	2029	367,854	1,546,391	420.4%	204	158,030	664,331	420.4%	1.3901	N/A	0.0548	0.0000	0.945	0.928	6.00%	0.4296	
	2030	339,700	1,670,985	491.9%	192	137,675	677,223	491.9%	1.3901	N/A	0.0581	0.0000	0.942	0.923	6.00%	0.4053	
	2031	312,172	1,793,059	574.4%	180	119,357	685,564	574.4%	1.3901	N/A	0.0616	0.0000	0.938	0.919	6.00%	0.3823	
	2032	285,396	1,903,092	666.8%	168	102,943	686,447	666.8%	1.3901	N/A	0.0655	0.0000	0.934	0.914	6.00%	0.3607	
	2033	259,508	1,999,472	770.5%	157	88,306	680,388	770.5%	1.3901	N/A	0.0694	0.0000	0.931	0.909	6.00%	0.3403	
	2034	234,647	2,085,952	889.0%	145	75,327	669,638	889.0%	1.3901	N/A	0.0736	0.0000	0.926	0.904	6.00%	0.3210	
	2035	210,921	2,151,949	1020.2%	134	63,878	651,691	1020.2%	1.3901	N/A	0.0782	0.0000	0.922	0.899	6.00%	0.3029	
	2036	188,414	2,192,345	1163.6%	123	53,831	626,373	1163.6%	1.3901	N/A	0.0824	0.0000	0.918	0.893	6.00%	0.2857	
	2037	167,267	2,213,318	1323.2%	112	45,085	596,571	1323.2%	1.3901	N/A	0.0876	0.0000	0.912	0.888	6.00%	0.2695	
	2038	147,528	2,210,725	1498.5%	102	37,513	562,143	1498.5%	1.3901	N/A	0.0925	0.0000	0.908	0.882	6.00%	0.2543	
	2039	129,214	2,191,460	1696.0%	92	30,997	525,702	1696.0%	1.3901	N/A	0.0974	0.0000	0.903	0.876	6.00%	0.2399	
	2040	112,385	2,147,809	1911.1%	82	25,434	486,067	1911.1%	1.3901	N/A	0.1028	0.0000	0.897	0.870	6.00%	0.2263	
	2041	97,069	2,083,864	2146.8%	73	20,724	444,902	2146.8%	1.3901	N/A	0.1080	0.0000	0.892	0.864	6.00%	0.2135	
	2042	83,253	2,004,412	2407.6%	65	16,768	403,716	2407.6%	1.3901	N/A	0.1133	0.0000	0.887	0.858	6.00%	0.2014	
	2043	70,886	1,903,363	2685.1%	57	13,469	361,653	2685.1%	1.3901	N/A	0.1193	0.0000	0.881	0.851	6.00%	0.1900	
	2044	59,922	1,787,874	2983.7%	50	10,741	320,490	2983.7%	1.3901	N/A	0.1245	0.0000	0.876	0.845	6.00%	0.1793	
	2045	50,272	1,665,050	3312.1%	44	8,502	281,578	3312.1%	1.3901	N/A	0.1303	0.0000	0.870	0.839	6.00%	0.1691	
	2046	41,860	1,536,128	3669.7%	38	6,678	245,071	3669.7%	1.3901	N/A	0.1352	0.0000	0.865	0.833	6.00%	0.1595	
	2047	34,583	1,405,337	4063.7%	32	5,205	211,514	4063.7%	1.3901	N/A	0.1419	0.0000	0.858	0.826	6.00%	0.1505	
	2048	28,346	1,275,945	4501.3%	28	4,025	181,170	4501.3%	1.3901	N/A	0.1470	0.0000	0.853	0.820	6.00%	0.1420	
	2049	23,046	1,146,732	4975.9%	23	3,087	153,606	4975.9%	1.3901	N/A	0.1531	0.0000	0.847	0.813	6.00%	0.1340	
	2050	18,587	1,015,381	5463.0%	20	2,349	128,313	5463.0%	1.3901	N/A	0.1594	0.0000	0.841	0.807	6.00%	0.1264	
	2051	14,876	889,708	5980.8%	16	1,773	106,068	5980.8%	1.3901	N/A	0.1647	0.0000	0.835	0.800	6.00%	0.1192	
	2052	11,808	772,286	6540.5%	14	1,328	86,858	6540.5%	1.3901	N/A	0.1711	0.0000	0.829	0.794	6.00%	0.1125	
	2053	9,295	663,069	7133.2%	11	986	70,353	7133.2%	1.3901	N/A	0.1770	0.0000	0.823	0.787	6.00%	0.1061	
	2054	7,257	563,712	7767.4%	9	726	56,426	7767.4%	1.3901	N/A	0.1842	0.0000	0.816	0.781	6.00%	0.1001	
	2055	5,629	475,495	8447.5%	7	532	44,901	8447.5%	1.3901	N/A	0.1927	0.0000	0.807	0.776	6.00%	0.0944	
	2056	4,339	398,136	9176.1%	6	387	35,468	9176.1%	1.3901	N/A	0.1916	0.0000	0.808	0.771	6.00%	0.0891	
	2057	3,318	328,262	9893.4%	5	279	27,588	9893.4%	1.3901	N/A	0.2024	0.0000	0.798	0.765	6.00%	0.0840	
	2058	2,520	268,209	10643.1%	4	200	21,265	10643.1%	1.3901	N/A	0.2047	0.0000	0.795	0.760	6.00%	0.0793	
	2059	1,900	217,422	11441.0%	3	142	16,263	11441.0%	1.3901	N/A	0.2198	0.0000	0.780	0.754	6.00%	0.0748	
2060	1,428	173,695	12163.5%	2	101	12,257	12163.5%	1.3901	N/A	0.2221	0.0000	0.778	0.751	6.00%	0.0706		
2061	1,071	138,926	12969.5%	2	71	9,248	12969.5%	1.3901	N/A	0.2170	0.0000	0.783	0.750	6.00%	0.0666		
2062	801	109,863	13711.2%	1	50	6,900	13711.2%	1.3901	N/A	0.2389	0.0000	0.761	0.748	6.00%	0.0628		
2063	602	86,355	14339.3%	1	36	5,116	14339.3%	1.3901	N/A	0.2194	0.0000	0.781	0.752	6.00%	0.0592		
2064	452	67,525	14934.4%	1	25	3,774	14934.4%	1.3901	N/A	0.2332	0.0000	0.767	0.751	6.00%	0.0559		
2065	338	51,583	15259.1%	1	18	2,720	15259.1%	1.3901	N/A	0.2575	0.0000	0.742	0.748	6.00%	0.0527		
2066	252	38,891	15443.0%	0	13	1,935	15443.0%	1.3901	N/A	0.2261	0.0000	0.774	0.745	6.00%	0.0497		
2067	186	29,120	15658.7%	0	9	1,367	15658.7%	1.3901	N/A	0.3022	0.0000	0.698	0.738	6.00%	0.0469		
2068	138	22,234	16139.1%	0	6	984	16139.1%	1.3901	N/A	0.2558	0.0000	0.744	0.741	6.00%	0.0443		
2069	103	17,211	16713.0%	0	4	1,673	16713.0%	1.3901	N/A	0.2813	0.0000	0.719	0.747	6.00%	0.0418		
2070	79	13,226	16806.1%	0	3	1,214	16806.1%	1.3901	N/A	0.2174	0.0000	0.783	0.774	6.00%	0.0394		
2071	60	10,342															

Attachment 2
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A							6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A							6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A							6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A							6.00%	2.1960
	2002	4,394	-	0.0%	41	9,103	-	0.0%							6.00%	2.0717
	2003	693,780	-	0.0%	459	1,355,936	-	0.0%							6.00%	1.9544
	2004	1,013,560	-	0.0%	447	1,868,793	-	0.0%							6.00%	1.8438
	2005	942,543	-	0.0%	433	1,639,484	-	0.0%							6.00%	1.7394
	2006	849,373	33,457	3.9%	421	1,393,793	54,901	3.9%							6.00%	1.6410
	2007	765,647	35,884	4.7%	418	1,185,284	55,552	4.7%							6.00%	1.5481
	2008	742,952	86,436	11.6%	407	1,085,048	126,236	11.6%							6.00%	1.4605
	2009	717,608	7,703	1.1%	404	988,711	10,614	1.1%							6.00%	1.3778
	2010	701,055	479,820	68.4%	394	911,231	623,670	68.4%							6.00%	1.2998
	2011	796,920	21,053	2.6%	383	977,204	25,816	2.6%							6.00%	1.2262
Projected Future Experience	2012	914,069	9,395	1.0%	375	1,057,411	10,868	1.0%							6.00%	1.1568
	2013	884,384	360,570	39.6%	371	965,161	382,590	39.6%							6.00%	1.0913
	2014	828,681	112,763	13.6%	364	853,179	116,096	13.6%							6.00%	1.0296
	2015	793,384	300,475	37.9%	355	770,603	291,847	37.9%	1.3901	1.0000	0.0256	1.0000	0.974	0.957	6.00%	0.9713
	2016	763,239	339,589	44.5%	345	699,362	311,168	44.5%	1.3901	1.0000	0.0268	1.0000	0.973	0.962	6.00%	0.9163
	2017	793,708	380,190	47.9%	335	686,114	328,651	47.9%	1.5271	0.9908	0.0290	0.9992	0.971	0.956	6.00%	0.8644
	2018	1,017,716	411,516	40.4%	324	829,958	335,596	40.4%	2.1410	0.9498	0.0331	0.9954	0.967	0.958	6.00%	0.8155
	2019	1,002,667	465,573	46.4%	314	771,401	358,188	46.4%	2.2123	0.9450	0.0315	0.9950	0.968	0.959	6.00%	0.7693
	2020	959,590	530,673	55.3%	304	696,472	385,163	55.3%	2.2123	0.9450	0.0328	0.9950	0.967	0.957	6.00%	0.7258
	2021	915,850	604,351	66.0%	293	627,089	413,810	66.0%	2.2123	0.9450	0.0346	0.9950	0.965	0.954	6.00%	0.6847
	2022	869,052	686,942	79.0%	282	561,373	443,737	79.0%	2.2123	0.9450	0.0366	0.9950	0.963	0.949	6.00%	0.6460
	2023	822,555	778,522	94.6%	271	501,262	474,429	94.6%	2.2123	0.9450	0.0386	0.9950	0.961	0.946	6.00%	0.6094
	2024	770,878	877,784	113.9%	260	443,180	504,640	113.9%	2.2123	0.9450	0.0409	0.9950	0.959	0.937	6.00%	0.5749
	2025	724,790	983,300	135.7%	249	393,098	533,304	135.7%	2.2123	0.9450	0.0432	0.9950	0.957	0.940	6.00%	0.5424
	2026	680,743	1,095,492	160.9%	238	348,310	560,521	160.9%	2.2123	0.9450	0.0458	0.9950	0.954	0.939	6.00%	0.5117
	2027	636,890	1,213,551	190.5%	226	307,426	585,780	190.5%	2.2123	0.9450	0.0480	0.9950	0.951	0.936	6.00%	0.4827
	2028	593,381	1,333,822	224.8%	214	270,212	607,392	224.8%	2.2123	0.9450	0.0516	0.9950	0.948	0.932	6.00%	0.4554
	2029	550,474	1,454,033	264.1%	203	236,484	624,654	264.1%	2.2123	0.9450	0.0548	0.9950	0.945	0.928	6.00%	0.4296
	2030	508,343	1,571,186	309.1%	191	206,023	636,776	309.1%	2.2123	0.9450	0.0581	0.9950	0.942	0.923	6.00%	0.4053
	2031	467,149	1,685,969	360.9%	179	178,611	644,618	360.9%	2.2123	0.9450	0.0616	0.9950	0.938	0.919	6.00%	0.3823
	2032	427,080	1,789,430	419.0%	167	154,048	645,449	419.0%	2.2123	0.9450	0.0655	0.9950	0.934	0.914	6.00%	0.3607
	2033	388,340	1,880,053	484.1%	156	132,146	639,752	484.1%	2.2123	0.9450	0.0694	0.9950	0.931	0.909	6.00%	0.3403
	2034	351,137	1,961,369	558.6%	144	112,723	629,644	558.6%	2.2123	0.9450	0.0736	0.9950	0.926	0.904	6.00%	0.3210
	2035	315,633	2,023,330	641.0%	133	95,590	612,769	641.0%	2.2123	0.9450	0.0782	0.9950	0.922	0.899	6.00%	0.3029
	2036	281,951	2,061,407	731.1%	122	80,556	588,963	731.1%	2.2123	0.9450	0.0824	0.9950	0.918	0.893	6.00%	0.2857
	2037	250,307	2,081,128	831.4%	111	67,467	560,941	831.4%	2.2123	0.9450	0.0876	0.9950	0.912	0.888	6.00%	0.2695
	2038	220,768	2,078,689	941.6%	101	56,137	528,569	941.6%	2.2123	0.9450	0.0925	0.9950	0.908	0.882	6.00%	0.2543
	2039	193,362	2,060,575	1065.7%	91	46,385	494,305	1065.7%	2.2123	0.9450	0.0974	0.9950	0.903	0.876	6.00%	0.2399
	2040	168,178	2,019,531	1200.8%	82	38,060	457,037	1200.8%	2.2123	0.9450	0.1028	0.9950	0.897	0.870	6.00%	0.2263
	2041	145,259	1,959,405	1348.9%	73	31,013	418,330	1348.9%	2.2123	0.9450	0.1080	0.9950	0.892	0.864	6.00%	0.2135
	2042	124,584	1,884,699	1512.8%	65	25,083	379,604	1512.8%	2.2123	0.9450	0.1133	0.9950	0.887	0.858	6.00%	0.2014
	2043	106,077	1,789,685	1687.2%	57	20,156	340,063	1687.2%	2.2123	0.9450	0.1193	0.9950	0.881	0.851	6.00%	0.1900
	2044	89,670	1,681,093	1874.8%	50	16,074	301,348	1874.8%	2.2123	0.9450	0.1245	0.9950	0.876	0.845	6.00%	0.1793
	2045	75,229	1,565,605	2081.1%	43	12,722	264,761	2081.1%	2.2123	0.9450	0.1303	0.9950	0.870	0.839	6.00%	0.1691
	2046	62,641	1,444,383	2305.8%	38	9,994	230,434	2305.8%	2.2123	0.9450	0.1352	0.9950	0.865	0.833	6.00%	0.1595
	2047	51,752	1,321,403	2553.3%	32	7,789	198,882	2553.3%	2.2123	0.9450	0.1419	0.9950	0.858	0.826	6.00%	0.1505
	2048	42,418	1,199,739	2826.4%	27	6,023	170,349	2826.4%	2.2123	0.9450	0.1470	0.9950	0.853	0.820	6.00%	0.1420
	2049	34,486	1,078,243	3126.6%	23	4,620	144,432	3126.6%	2.2123	0.9450	0.1531	0.9950	0.847	0.813	6.00%	0.1340
	2050	27,814	954,737	3432.6%	20	3,515	120,650	3432.6%	2.2123	0.9450	0.1594	0.9950	0.841	0.807	6.00%	0.1264
	2051	22,261	836,570	3758.0%	16	2,654	99,733	3758.0%	2.2123	0.9450	0.1647	0.9950	0.835	0.800	6.00%	0.1192
	2052	17,670	726,162	4109.7%	14	1,987	81,670	4109.7%	2.2123	0.9450	0.1711	0.9950	0.829	0.794	6.00%	0.1125
	2053	13,910	623,467	4482.1%	11	1,476	66,151	4482.1%	2.2123	0.9450	0.1770	0.9950	0.823	0.787	6.00%	0.1061
	2054	10,860	530,044	4880.5%	9	1,087	53,056	4880.5%	2.2123	0.9450	0.1842	0.9950	0.816	0.781	6.00%	0.1001
	2055	8,423	447,096	5307.9%	7	795	42,219	5307.9%	2.2123	0.9450	0.1927	0.9950	0.807	0.776	6.00%	0.0944
	2056	6,493	374,357	5765.7%	6	578	33,350	5765.7%	2.2123	0.9450	0.2016	0.9950	0.800	0.771	6.00%	0.0891
	2057	4,965	308,657	6216.4%	4	417	25,940	6216.4%	2.2123	0.9450	0.2024	0.9950	0.798	0.765	6.00%	0.0840
	2058	3,771	252,190	6687.5%	4	299	19,995	6687.5%	2.2123	0.9450	0.2047	0.9950	0.795	0.760	6.00%	0.0793
	2059	2,844	204,436	7188.8%	3	213	15,291	7188.8%	2.2123	0.9450	0.2198	0.9950	0.780	0.754	6.00%	0.0748
	2060	2,137	163,321	7642.8%	2	151	11,525	7642.8%	2.2123	0.9450	0.2221	0.9950	0.778	0.751	6.00%	0.0706
	2061	1,603	130,629	8149.2%	2	107	8,696	8149.2%	2.2123	0.9450	0.2170	0.9950	0.783	0.750	6.00%	0.0666
	2062	1,199	103,301	8615.3%	1	75	6,487	8615.3%	2.2123	0.9450	0.2389	0.9950	0.761	0.748	6.00%	0.0628
	2063	801	81,198	9010.0%	1	53	4,811	9010.0%	2.2123	0.9450	0.2184	0.9950	0.781	0.752	6.00%	0.0592
	2064	577	63,492	9383.9%	1	38	3,549	9383.9%	2.2123	0.9450	0.2332	0.9950	0.767	0.751	6.00%	0.0559
	2065	506	48,502	9587.9%	1	27	2,558	9587.9%	2.2123	0.9450	0.2575	0.9950	0.742	0.748	6.00%	0.0527
	2066	377	36,568	9703.4%	0	19	1,819	9703.4%	2.2123	0.9450	0.2261	0.9950	0.774	0.745	6.00%	0.0497
	2067	278	27,381	9839.0%	0	13	1,285	9839.0%	2.2123	0.9450	0.3022	0.9950	0.698	0.738	6.00%	0.0469
2068	206	20,906	10104.8%	0	9	926	10104.8%	2.2123	0.9450	0.2558	0.9950	0.744	0.741	6.00%	0.0443	
2069	154	16,183	10501.4%	0	6	676	10501.4%	2.2123	0.9450	0.2813	0.9950	0.719	0.747	6.00%	0.0418	
2070</																

Attachment 3
Metropolitan Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Include Policies Issued Before and After October 1, 2003

Nationwide Experience, without Interest

Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserve	Loss Ratio (with change in ALR)
1998	-	-		0.0%
1999	-	-		0.0%
2000	-	-		0.0%
2001	-	-		0.0%
2002	1,496,379	-		0.0%
2003	22,339,571	179,110		0.8%
2004	82,618,065	1,210,263		1.5%
2005	184,350,022	6,893,856		3.7%
2006	225,053,606	9,286,438		4.1%
2007	214,075,039	15,933,919		7.4%
2008	206,128,039	17,890,597		8.7%
2009	195,930,837	19,397,254		9.9%
2010	187,823,316	22,534,436	1,947,083,486*	1048.7%
2011	215,177,235	24,342,557	354,835,193	176.2%
2012	245,868,788	28,030,686	374,273,747	163.6%
2013	238,108,383	32,348,948	355,221,983	162.8%
2014	221,936,350	50,966,589	314,356,626	164.6%

Virginia Experience, without Interest

Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserve	Loss Ratio
1998	-	-		0.0%
1999	-	-		0.0%
2000	-	-		0.0%
2001	-	-		0.0%
2002	4,394	-		0.0%
2003	731,907	-		0.0%
2004	2,501,103	8,940		0.4%
2005	5,853,921	5,631		0.1%
2006	7,685,154	33,457		0.4%
2007	7,243,030	111,788		1.5%
2008	6,994,008	403,670		5.8%
2009	6,686,961	65,460		1.0%
2010	6,467,083	1,423,004	71,136,394*	1122.0%
2011	7,242,412	77,688	8,576,176	119.5%
2012	8,236,376	579,749	12,734,277	161.6%
2013	7,977,932	712,075	13,495,936	178.1%
2014	7,463,387	992,012	13,293,739	191.4%

* Figure is cumulative ALR as of 12/31/2010. Prior year's ALR are not available.

Attachment 4
Metropolitan Life Insurance Company
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Assumptions Summary

	Original Pricing Assumptions	2015 Rate Action Assumptions																																							
Interest Rate:	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.48%																																							
Mortality:	1983 GAM Basic Mortality Table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>50%</td></tr><tr><td>2</td><td>60%</td></tr><tr><td>3</td><td>70%</td></tr><tr><td>4</td><td>80%</td></tr><tr><td>5</td><td>90%</td></tr><tr><td>6+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	50%	2	60%	3	70%	4	80%	5	90%	6+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%	
Duration	Mortality Selection																																								
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Voluntary Lapse Rates:	<table><tr><th>Duration</th><th>Up to age 65</th><th>65+</th></tr><tr><td>1</td><td>6.00%</td><td>8.00%</td></tr><tr><td>2</td><td>5.00%</td><td>6.00%</td></tr><tr><td>3</td><td>4.00%</td><td>4.00%</td></tr><tr><td>4+</td><td>3.00%</td><td>3.00%</td></tr></table>	Duration	Up to age 65	65+	1	6.00%	8.00%	2	5.00%	6.00%	3	4.00%	4.00%	4+	3.00%	3.00%	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td></tr><tr><td>5</td><td>2.50%</td></tr><tr><td>6</td><td>2.00%</td></tr><tr><td>7</td><td>1.80%</td></tr><tr><td>8</td><td>1.60%</td></tr><tr><td>9</td><td>1.50%</td></tr><tr><td>10</td><td>1.35%</td></tr><tr><td>11+</td><td>1.25%</td></tr></table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.60%	9	1.50%	10	1.35%	11+	1.25%
Duration	Up to age 65	65+																																							
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10	1.35%																																								
11+	1.25%																																								
Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																													
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3	100%																																								
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Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr><tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr><tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr><tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr><tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr></table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%					
Attained Age	Male			Female																																					
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84	2.07%	2.18%	2.35%	1.93%																																					
85	2.39%	2.43%	2.57%	2.21%																																					
Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Continuance curve developed by gender and site of care using data from all forms if credible. Credible claim termination data ceased after four years for females and three years for males. Later durations are based on 83GAM with loads of 3.30 for males and 3.15 for females which translates to survival loads of 0.79 for males and 0.86 for females to avoid termination rates exceeding 1.0. Final smoothing adjustments were made.																																							
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>60%</td><td>79%</td></tr></table>	Home Care	Facility Care	60%	79%																																			
Home Care	Facility Care																																								
60%	79%																																								

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 59.15% Applied Since Inception)
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality		Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A							6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A							6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A							6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A							6.00%	2.1960
	2002	3,381,711	-	0.0%	3,208	7,005,834	-	0.0%							6.00%	2.0717
	2003	37,506,515	121,915	0.3%	14,530	73,303,407	238,273	0.3%							6.00%	1.9544
	2004	68,913,867	880,262	1.3%	13,773	127,062,737	1,623,018	1.3%							6.00%	1.8438
	2005	63,167,885	2,448,910	3.9%	13,247	109,875,801	4,259,695	3.9%							6.00%	1.7394
	2006	57,535,167	1,932,885	3.4%	12,869	94,085,108	3,171,800	3.4%							6.00%	1.6410
	2007	54,156,515	4,492,738	8.3%	12,576	83,838,731	6,955,128	8.3%							6.00%	1.5481
	2008	52,253,810	3,918,876	7.5%	12,192	76,314,328	5,723,341	7.5%							6.00%	1.4605
	2009	49,777,712	4,000,963	8.0%	11,893	68,583,112	5,512,478	8.0%							6.00%	1.3778
	2010	47,796,609	5,767,057	12.1%	11,612	62,126,012	7,496,019	12.1%							6.00%	1.2998
	2011	46,133,403	5,278,545	11.4%	11,333	56,569,980	6,472,689	11.4%							6.00%	1.2262
Projected Future Experience	2012	44,803,877	4,624,243	10.3%	11,272	51,829,887	5,349,403	10.3%							6.00%	1.1568
	2013	43,238,610	5,557,709	12.9%	11,074	47,187,886	6,065,332	12.9%							6.00%	1.0913
	2014	40,027,013	9,063,671	22.6%	10,958	41,282,402	9,331,620	22.6%							6.00%	1.0296
	2015	39,179,059	10,434,121	26.6%	10,640	38,054,066	10,134,515	26.6%	N/A	0.0290	0.0000	0.971	0.977	6.00%	0.9713	
	2016	37,562,354	11,778,209	31.4%	10,347	34,418,663	10,792,461	31.4%	N/A	0.0276	0.0000	0.972	0.959	6.00%	0.9163	
	2017	35,967,174	13,288,487	36.9%	10,047	31,091,498	11,487,113	36.9%	N/A	0.0290	0.0000	0.971	0.958	6.00%	0.8644	
	2018	34,332,384	14,996,004	43.7%	9,742	27,998,414	12,229,396	43.7%	N/A	0.0304	0.0000	0.970	0.955	6.00%	0.8155	
	2019	32,701,299	16,915,036	51.7%	9,429	25,158,724	13,013,573	51.7%	N/A	0.0321	0.0000	0.968	0.952	6.00%	0.7693	
	2020	31,121,469	19,047,805	61.2%	9,110	22,588,003	13,824,921	61.2%	N/A	0.0339	0.0000	0.966	0.952	6.00%	0.7259	
	2021	29,586,588	21,388,516	72.4%	8,783	20,237,934	14,644,972	72.4%	N/A	0.0358	0.0000	0.964	0.950	6.00%	0.6847	
	2022	27,993,519	23,936,178	85.5%	8,450	18,082,709	15,461,827	85.5%	N/A	0.0380	0.0000	0.962	0.947	6.00%	0.6460	
	2023	26,424,858	26,679,827	101.0%	8,110	16,103,223	16,258,600	101.0%	N/A	0.0402	0.0000	0.960	0.944	6.00%	0.6094	
	2024	24,854,369	29,588,80													

Attachment 6
Metropolitan Life Insurance Company
Virginia Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 59.15% Applied Since Inception)
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A							6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A							6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A							6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A							6.00%	2.1960
	2002	9,931	-	0.0%	41	20,573	-	0.0%							6.00%	2.0717
	2003	1,567,894	-	0.0%	459	3,064,319	-	0.0%							6.00%	1.9544
	2004	2,290,575	-	0.0%	447	4,223,341	-	0.0%							6.00%	1.8438
	2005	2,130,082	-	0.0%	433	3,705,118	-	0.0%							6.00%	1.7394
	2006	1,919,523	33,457	1.7%	421	3,149,874	54,901	1.7%							6.00%	1.6410
	2007	1,730,308	35,884	2.1%	418	2,678,659	55,552	2.1%							6.00%	1.5481
	2008	1,679,020	86,436	5.1%	407	2,452,133	126,236	5.1%							6.00%	1.4605
	2009	1,621,743	7,703	0.5%	404	2,234,417	10,614	0.5%							6.00%	1.3778
	2010	1,584,335	479,820	30.3%	394	2,059,318	623,670	30.3%							6.00%	1.2998
	2011	1,517,427	21,053	1.4%	383	1,860,708	25,816	1.4%							6.00%	1.2262
	2012	1,486,459	9,395	0.6%	375	1,719,562	10,868	0.6%							6.00%	1.1568
	2013	1,438,179	350,570	24.4%	371	1,569,538	382,590	24.4%							6.00%	1.0913
	2014	1,347,221	112,737	8.4%	364	1,387,049	116,096	8.4%							6.00%	1.0296
Projected Future Experience	2015	1,289,839	300,475	23.3%	355	1,252,802	291,847	23.3%	N/A	0.0256	0.0000	0.974	0.957	6.00%	0.9713	
	2016	1,240,830	339,589	27.4%	345	1,136,982	311,168	27.4%	N/A	0.0268	0.0000	0.973	0.962	6.00%	0.9163	
	2017	1,186,427	384,027	32.4%	335	1,025,596	331,969	32.4%	N/A	0.0281	0.0000	0.972	0.956	6.00%	0.8644	
	2018	1,136,269	435,266	38.3%	326	926,639	354,964	38.3%	N/A	0.0295	0.0000	0.970	0.958	6.00%	0.8155	
	2019	1,089,299	495,145	45.5%	315	838,051	380,940	45.5%	N/A	0.0311	0.0000	0.969	0.959	6.00%	0.7693	
	2020	1,042,500	564,380	54.1%	305	756,648	409,628	54.1%	N/A	0.0328	0.0000	0.967	0.957	6.00%	0.7259	
	2021	994,981	642,739	64.6%	295	681,281	440,095	64.6%	N/A	0.0346	0.0000	0.965	0.954	6.00%	0.6847	
	2022	944,139	730,575	77.4%	284	609,876	471,923	77.4%	N/A	0.0366	0.0000	0.963	0.949	6.00%	0.6460	
	2023	893,624	827,972	92.7%	273	544,572	504,564	92.7%	N/A	0.0386	0.0000	0.961	0.946	6.00%	0.6094	
	2024	837,482	933,540	111.5%	262	481,471	536,694	111.5%	N/A	0.0409	0.0000	0.959	0.937	6.00%	0.5749	
	2025	787,413	1,045,758	132.8%	250	427,062	567,178	132.8%	N/A	0.0432	0.0000	0.957	0.940	6.00%	0.5424	
	2026	739,560	1,													

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A								4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8070
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%								4.48%	1.7295
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%								4.48%	1.6553
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%								4.48%	1.5843
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%								4.48%	1.5164
	2006	25,370,326	1,932,895	7.6%	12,869	38,822,048	2,805,355	7.6%								4.48%	1.4514
	2007	23,963,802	4,492,738	18.7%	12,576	33,289,284	6,241,081	18.7%								4.48%	1.3891
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%								4.48%	1.3296
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%								4.48%	1.2726
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%								4.48%	1.2180
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%								4.48%	1.1658
Projected Future Experience	2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,690	16.8%								4.48%	1.1158
	2013	26,588,862	5,557,709	20.9%	11,074	28,395,498	5,935,339	20.9%								4.48%	1.0679
	2014	24,663,817	9,063,671	36.7%	10,958	25,210,234	9,264,472	36.7%								4.48%	1.0222
	2015	24,099,180	10,434,121	43.3%	10,640	23,576,844	10,207,968	43.3%	1.3901	N/A	0.0290	0.0000	0.971	0.977	4.48%	0.9783	
	2016	23,104,739	11,778,209	51.0%	10,347	21,634,722	11,028,832	51.0%	1.3901	N/A	0.0276	0.0000	0.972	0.959	4.48%	0.9364	
	2017	22,123,538	13,288,487	60.1%	10,047	19,827,669	11,909,475	60.1%	1.3901	N/A	0.0290	0.0000	0.971	0.958	4.48%	0.8962	
	2018	21,117,973	14,996,004	71.0%	9,742	18,114,909	12,863,509	71.0%	1.3901	N/A	0.0304	0.0000	0.970	0.955	4.48%	0.8578	
	2019	20,114,686	16,915,036	84.1%	9,429	16,514,447	13,887,488	84.1%	1.3901	N/A	0.0321	0.0000	0.968	0.952	4.48%	0.8210	
	2020	19,142,927	19,047,805	99.5%	9,110	15,042,705	14,967,367	99.5%	1.3901	N/A	0.0339	0.0000	0.966	0.952	4.48%	0.7858	
	2021	18,190,364	21,388,316	117.6%	8,793	13,673,730	16,086,476	117.6%	1.3901	N/A	0.0358	0.0000	0.964	0.950	4.48%	0.7524	
	2022	17,218,914	23,936,178	139.0%	8,450	12,395,300	17,230,825	139.0%	1.3901	N/A	0.0390	0.0000	0.962	0.947	4.48%	0.7199	
	2023	16,254,025	26,679,827	164.1%	8,110	11,198,994	18,382,354	164.1%									

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 0.0% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A								4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8070
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%								4.48%	1.7295
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%								4.48%	1.6553
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%								4.48%	1.5843
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%								4.48%	1.5164
	2006	25,370,326	1,932,895	7.6%	12,869	36,822,046	2,805,355	7.6%								4.48%	1.4514
	2007	23,963,802	4,492,738	18.7%	12,576	33,289,284	6,241,081	18.7%								4.48%	1.3891
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%								4.48%	1.3296
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%								4.48%	1.2726
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%								4.48%	1.2180
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%								4.48%	1.1658
	2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,690	16.8%								4.48%	1.1158
2013	26,588,862	5,557,709	20.9%	11,074	28,395,498	5,935,339	20.9%								4.48%	1.0679	
2014	24,663,817	4,983,671	36.7%	10,958	25,210,234	9,264,472	36.7%								4.48%	1.0222	
Projected Future Experience	2015	24,099,180	10,434,121	43.3%	10,640	23,576,844	10,207,968	43.3%	1.3901	1.0000		0.0290	1.0000	0.971	0.977	4.48%	0.9783
	2016	23,104,739	11,778,209	51.0%	10,347	21,634,722	11,028,832	51.0%	1.3901	1.0000		0.0276	1.0000	0.972	0.959	4.48%	0.9364
	2017	22,123,538	13,288,487	60.1%	10,047	19,827,669	11,909,475	60.1%	1.3901	1.0000		0.0290	1.0000	0.971	0.958	4.48%	0.8962
	2018	21,117,973	14,996,004	71.0%	9,742	18,114,909	12,863,509	71.0%	1.3901	1.0000		0.0304	1.0000	0.970	0.955	4.48%	0.8578
	2019	20,114,686	16,915,036	84.1%	9,429	16,514,447	13,887,488	84.1%	1.3901	1.0000		0.0321	1.0000	0.968	0.952	4.48%	0.8210
	2020	19,142,927	19,047,805	99.5%	9,110	15,042,705	14,967,957	99.5%	1.3901	1.0000		0.0359	1.0000	0.966	0.952	4.48%	0.7858
	2021	18,190,364	21,388,316	117.6%	8,793	13,673,730	16,086,490	117.6%	1.3901	1.0000		0.0359	1.0000	0.964	0.950	4.48%	0.7524
	2022	17,218,914	23,336,178	139.0%	8,450	12,395,300	17,230,825	139.0%	1.3901	1.0000		0.0380	1.0000	0.962	0.947	4.48%	

Exhibit II*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued Before October 1, 2003

1) Greater of 60% or the lifetime loss ratio used in the original pricing	63%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2014	526,661,349
3) Loss Ratio under Original Premium Schedule: (1) x (2)	331,796,650
4) Present Value of Premium Increase as of December 31, 2014	93,161,163
5) 80% of Premium Increase: 0.80 x (4)	74,528,930
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	406,325,580
7) Present Value of Projected Lifetime Incurred Claims	709,075,525
8) Test: 7 is not less than 6	TRUE

* Reflecting new standard for Pre-Rate Stability Policies under Section 14VAC5-200-150 that became effective on September 1, 2015.

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A								6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A								6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A								6.00%	2.1960
	2002	1,496,379	-	0.0%	3,208	3,100,023	-	0.0%								6.00%	2.0717
	2003	16,596,317	121,915	0.7%	14,530	32,436,141	238,273	0.7%								6.00%	1.9544
	2004	30,493,806	880,262	2.9%	13,773	56,224,191	1,623,018	2.9%								6.00%	1.8438
	2005	27,951,257	2,448,910	8.8%	13,247	48,619,117	4,259,695	8.8%								6.00%	1.7394
	2006	25,370,364	1,932,895	7.6%	12,869	41,631,869	3,171,800	7.6%								6.00%	1.6410
	2007	23,963,802	4,492,738	18.7%	12,576	37,097,933	6,955,128	18.7%								6.00%	1.5481
	2008	23,121,871	3,918,876	16.9%	12,192	33,768,448	5,723,341	16.9%								6.00%	1.4605
	2009	22,026,219	4,000,963	18.2%	11,893	30,347,450	5,512,478	18.2%								6.00%	1.3778
	2010	21,149,597	5,767,057	27.3%	11,612	27,490,237	7,496,019	27.3%								6.00%	1.2998
	2011	24,228,270	5,278,545	21.8%	11,333	29,709,335	6,472,689	21.8%								6.00%	1.2262
Projected Future Experience	2012	27,551,273	4,624,243	16.8%	11,272	31,871,781	5,349,403	16.8%								6.00%	1.1568
	2013	26,588,862	5,557,709	20.9%	11,074	29,017,403	6,065,332	20.9%								6.00%	1.0913
	2014	24,663,817	9,063,671	36.7%	10,958	25,392,954	9,331,620	36.7%								6.00%	1.0296
	2015	24,099,180	10,434,121	43.3%	10,640	23,407,193	10,134,515	43.3%	1.3901	N/A	0.0290	0.0000	0.971	0.977	6.00%	0.9713	
	2016	23,104,739	11,778,209	51.0%	10,347	21,171,043	10,792,461	51.0%	1.3901	N/A	0.0276	0.0000	0.972	0.959	6.00%	0.9163	
	2017	22,123,538	13,288,487	60.1%	10,047	19,124,492	11,487,113	60.1%	1.3901	N/A	0.0290	0.0000	0.971	0.958	6.00%	0.8644	
	2018	21,117,973	14,996,004	71.0%	9,742	17,221,925	12,229,396	71.0%	1.3901	N/A	0.0304	0.0000	0.970	0.955	6.00%	0.8155	
	2019	20,114,686	16,915,036	84.1%	9,429	15,475,221	13,013,573	84.1%	1.3901	N/A	0.0321	0.0000	0.968	0.952	6.00%	0.7693	
	2020	19,142,927	19,047,805	99.5%	9,110	13,893,962	13,823,962	99.5%	1.3901	N/A	0.0339	0.0000	0.966	0.952	6.00%	0.7258	
	2021	18,190,364	21,388,316	117.6%	8,793	12,448,426	14,644,970	117.6%	1.3901	N/A	0.0358	0.0000	0.964	0.950	6.00%	0.6847	
	2022	17,218,914	23,936,178	139.0%	8,450	11,122,740	15,461,827	139.0%	1.3901	N/A	0.0380	0.0000	0.962	0.947	6.00%	0.6460	
	2023	16,254,025	26,679,827	164.1%	8,110	9,905,150	16,258,600	164.1%	1.3901	N/A	0.0402	0.0000	0.960	0.944	6.00%	0.6094	
	2024	15,288,012	29,588,801	193.5%	7,764												

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 0.0% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A							6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A							6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A							6.00%	2.1960
	2002	1,496,379	-	0.0%	3,208	3,100,023	-	0.0%							6.00%	2.0717
	2003	16,596,317	121,915	0.7%	14,530	32,436,141	238,273	0.7%							6.00%	1.9544
	2004	30,493,806	880,262	2.9%	13,773	56,224,191	1,623,018	2.9%							6.00%	1.8438
	2005	27,951,257	2,448,910	8.8%	13,247	48,619,117	4,259,695	8.8%							6.00%	1.7394
	2006	25,370,364	1,932,895	7.6%	12,869	41,631,989	3,171,800	7.6%							6.00%	1.6410
	2007	23,963,802	4,492,738	18.7%	12,576	37,097,933	6,955,128	18.7%							6.00%	1.5481
	2008	23,121,871	3,918,876	16.9%	12,192	33,768,448	5,723,341	16.9%							6.00%	1.4605
	2009	22,026,219	4,000,963	18.2%	11,893	30,347,450	5,512,478	18.2%							6.00%	1.3778
	2010	21,149,597	5,767,057	27.3%	11,612	27,490,237	7,496,019	27.3%							6.00%	1.2998
	2011	24,228,270	5,278,545	21.8%	11,333	29,709,335	6,472,689	21.8%							6.00%	1.2262
Projected Future Experience	2012	27,551,273	4,624,243	16.8%	11,272	31,871,781	5,349,403	16.8%							6.00%	1.1568
	2013	26,588,862	5,557,709	20.9%	11,074	29,017,403	6,065,332	20.9%							6.00%	1.0913
	2014	24,663,817	9,063,671	36.7%	10,958	25,392,954	9,331,620	36.7%							6.00%	1.0296
	2015	24,099,180	10,434,121	43.3%	10,640	23,407,193	10,134,515	43.3%	1.3901	1.0000	0.0290	1.0000	0.971	0.977	6.00%	0.9713
	2016	23,104,739	11,778,209	51.0%	10,347	21,171,043	10,792,461	51.0%	1.3901	1.0000	0.0276	1.0000	0.972	0.959	6.00%	0.9163
	2017	22,123,538	13,288,487	60.1%	10,047	19,124,492	11,487,113	60.1%	1.3901	1.0000	0.0290	1.0000	0.971	0.958	6.00%	0.8644
	2018	21,117,973	14,996,004	71.0%	9,742	17,221,925	12,229,396	71.0%	1.3901	1.0000	0.0304	1.0000	0.970	0.955	6.00%	0.8155
	2019	20,114,686	16,915,036	84.1%	9,429	15,475,221	13,013,573	84.1%	1.3901	1.0000	0.0321	1.0000	0.968	0.952	6.00%	0.7693
	2020	19,142,927	19,047,805	99.5%	9,110	13,893,962	13,824,362	99.5%	1.3901	1.0000	0.0339	1.0000	0.966	0.952	6.00%	0.7258
	2021	18,190,364	21,388,316	117.6%	8,793	12,448,426	14,644,970	117.6%	1.3901	1.0000	0.0358	1.0000	0.964	0.950	6.00%	0.6847
	2022	17,218,914	23,936,178													

Attachment 2
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A								6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A								6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A								6.00%	2.1960
	2002	4,394	-	0.0%	41	9,103	-	0.0%								6.00%	2.0717
	2003	693,780	-	0.0%	459	1,355,936	-	0.0%								6.00%	1.9544
	2004	1,013,560	-	0.0%	447	1,868,793	-	0.0%								6.00%	1.8438
	2005	942,543	-	0.0%	433	1,639,484	-	0.0%								6.00%	1.7394
	2006	849,376	33,457	3.9%	421	1,393,793	54,901	3.9%								6.00%	1.6410
	2007	765,647	35,884	4.7%	418	1,185,284	55,552	4.7%								6.00%	1.5481
	2008	742,952	86,436	11.6%	407	1,085,048	126,236	11.6%								6.00%	1.4605
	2009	717,608	7,703	1.1%	404	988,711	10,614	1.1%								6.00%	1.3778
	2010	701,055	479,820	68.4%	394	911,231	623,670	68.4%								6.00%	1.2998
	2011	796,920	21,053	2.6%	383	977,204	25,816	2.6%								6.00%	1.2262
	2012	914,069	9,395	1.0%	375	1,057,411	10,888	1.0%								6.00%	1.1568
Projected Future Experience	2013	884,384	360,570	39.6%	371	965,161	382,590	39.6%								6.00%	1.0913
	2014	828,681	112,763	13.6%	364	853,179	116,096	13.6%								6.00%	1.0286
	2015	793,384	300,475	37.9%	355	770,603	291,847	37.9%	1.3901	N/A	0.0256	0.0000	0.974	0.957	6.00%	0.9713	
	2016	763,239	339,589	44.5%	345	699,362	311,168	44.5%	1.3901	N/A	0.0268	0.0000	0.973	0.962	6.00%	0.9163	
	2017	729,775	384,027	52.6%	335	630,848	331,969	52.6%	1.3901	N/A	0.0281	0.0000	0.972	0.956	6.00%	0.8644	
	2018	698,923	435,266	62.3%	326	569,979	354,964	62.3%	1.3901	N/A	0.0295	0.0000	0.970	0.958	6.00%	0.8155	
	2019	670,031	495,145	73.9%	315	515,488	380,940	73.9%	1.3901	N/A	0.0311	0.0000	0.969	0.959	6.00%	0.7693	
	2020	641,246	564,380	88.0%	305	465,417	409,628	88.0%	1.3901	N/A	0.0328	0.0000	0.967	0.957	6.00%	0.7258	
	2021	612,016	642,739	105.0%	295	440,059	440,059	105.0%	1.3901	N/A	0.0346	0.0000	0.965	0.954	6.00%	0.6847	
	2022	580,743	730,575	125.8%	284	375,137	471,923	125.8%	1.3901	N/A	0.0366	0.0000	0.963	0.949	6.00%	0.6460	
	2023	549,672	827,972	150.6%	273	334,968	504,564	150.6%	1.3901	N/A	0.0386	0.0000	0.961	0.946	6.00%	0.6	

Attachment 2
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 0.0% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Init Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.1960
	2002	4,394	-	0.0%	41	9,103	-	0.0%	-	-	-	-	-	-	6.00%	2.0717
	2003	693,780	-	0.0%	459	1,355,936	-	0.0%	-	-	-	-	-	-	6.00%	1.9544
	2004	1,013,560	-	0.0%	447	1,868,793	-	0.0%	-	-	-	-	-	-	6.00%	1.8438
	2005	942,543	-	0.0%	433	1,639,484	-	0.0%	-	-	-	-	-	-	6.00%	1.7394
	2006	849,376	33,457	3.9%	421	1,393,793	54,901	3.9%	-	-	-	-	-	-	6.00%	1.6410
	2007	765,647	35,884	4.7%	418	1,185,284	55,552	4.7%	-	-	-	-	-	-	6.00%	1.5481
	2008	742,952	86,436	11.6%	407	1,085,048	126,236	11.6%	-	-	-	-	-	-	6.00%	1.4605
	2009	717,608	7,703	1.1%	404	988,711	10,614	1.1%	-	-	-	-	-	-	6.00%	1.3778
	2010	701,055	479,820	68.4%	394	911,231	623,670	68.4%	-	-	-	-	-	-	6.00%	1.2998
	2011	796,920	21,053	2.6%	383	977,204	25,816	2.6%	-	-	-	-	-	-	6.00%	1.2262
	2012	914,069	9,395	1.0%	375	1,057,411	10,868	1.0%	-	-	-	-	-	-	6.00%	1.1568
Projected Future Experience	2013	884,384	360,370	39.6%	371	965,161	382,590	39.6%	-	-	-	-	-	-	6.00%	1.0913
	2014	828,681	112,763	13.6%	364	853,179	116,096	13.6%	1.3901	1.0000	0.0256	1.0000	0.974	0.957	6.00%	1.0296
	2015	793,384	300,475	37.9%	355	770,603	291,847	37.9%	1.3901	1.0000	0.0268	1.0000	0.973	0.962	6.00%	0.9713
	2016	763,239	339,589	44.5%	345	699,362	311,168	44.5%	1.3901	1.0000	0.0281	1.0000	0.972	0.956	6.00%	0.9163
	2017	729,775	384,027	52.6%	335	630,848	331,969	52.6%	1.3901	1.0000	0.0295	1.0000	0.970	0.958	6.00%	0.8644
	2018	698,923	435,266	62.3%	326	569,979	354,964	62.3%	1.3901	1.0000	0.0311	1.0000	0.969	0.959	6.00%	0.8155
	2019	670,031	495,145	73.9%	315	515,488	380,940	73.9%	1.3901	1.0000	0.0328	1.0000	0.967	0.957	6.00%	0.7693
	2020	641,246	554,380	86.0%	305	465,417	409,628	86.0%	1.3901	1.0000	0.0346	1.0000	0.965	0.954	6.00%	0.7258
	2021	612,016	642,739	105.0%	295	419,055	440,095	105.0%	1.3901	1.0000	0.0366	1.0000	0.963	0.949	6.00%	0.6847
	2022	580,743	730,575	125.8%	284	375,137	471,923	125.8%	1.3901	1.0000	0.0386	1.0000	0.961	0.946	6.00%	0.6460
	2023	549,672	827,972	150.6%	273	334,968	504,5									

Attachment 3
Metropolitan Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Include Policies Issued Before and After October 1, 2003

Nationwide Experience, without Interest

Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserve	Loss Ratio (with change in ALR)
1998	-	-		0.0%
1999	-	-		0.0%
2000	-	-		0.0%
2001	-	-		0.0%
2002	1,496,379	-		0.0%
2003	22,339,571	179,110		0.8%
2004	82,618,065	1,210,263		1.5%
2005	184,350,022	6,893,856		3.7%
2006	225,053,606	9,286,438		4.1%
2007	214,075,039	15,933,919		7.4%
2008	206,128,039	17,890,597		8.7%
2009	195,930,837	19,397,254		9.9%
2010	187,823,316	22,534,436	1,947,083,486*	1048.7%
2011	215,177,235	24,342,557	354,835,193	176.2%
2012	245,868,788	28,030,686	374,273,747	163.6%
2013	238,108,383	32,348,948	355,221,983	162.8%
2014	221,936,350	50,966,589	314,356,626	164.6%

Virginia Experience, without Interest

Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserve	Loss Ratio
1998	-	-		0.0%
1999	-	-		0.0%
2000	-	-		0.0%
2001	-	-		0.0%
2002	4,394	-		0.0%
2003	731,907	-		0.0%
2004	2,501,103	8,940		0.4%
2005	5,853,921	5,631		0.1%
2006	7,685,154	33,457		0.4%
2007	7,243,030	111,788		1.5%
2008	6,994,008	403,670		5.8%
2009	6,686,961	65,460		1.0%
2010	6,467,083	1,423,004	71,136,394*	1122.0%
2011	7,242,412	77,688	8,576,176	119.5%
2012	8,236,376	579,749	12,734,277	161.6%
2013	7,977,932	712,075	13,495,936	178.1%
2014	7,463,387	992,012	13,293,739	191.4%

* Figure is cumulative ALR as of 12/31/2010. Prior year's ALR are not available.

Attachment 4
Metropolitan Life Insurance Company
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Assumptions Summary

	Original Pricing Assumptions	2015 Rate Action Assumptions																																							
Interest Rate:	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.48%																																							
Mortality:	1983 GAM Basic Mortality Table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>50%</td></tr><tr><td>2</td><td>60%</td></tr><tr><td>3</td><td>70%</td></tr><tr><td>4</td><td>80%</td></tr><tr><td>5</td><td>90%</td></tr><tr><td>6+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	50%	2	60%	3	70%	4	80%	5	90%	6+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%	
Duration	Mortality Selection																																								
1	50%																																								
2	60%																																								
3	70%																																								
4	80%																																								
5	90%																																								
6+	100%																																								
Duration	Mortality Selection																																								
1	25%																																								
2	50%																																								
3	55%																																								
4	65%																																								
5	70%																																								
6	75%																																								
7	80%																																								
8	85%																																								
9	90%																																								
10	95%																																								
11+	100%																																								
Voluntary Lapse Rates:	<table><tr><th>Duration</th><th>Up to age 65</th><th>65+</th></tr><tr><td>1</td><td>6.00%</td><td>8.00%</td></tr><tr><td>2</td><td>5.00%</td><td>6.00%</td></tr><tr><td>3</td><td>4.00%</td><td>4.00%</td></tr><tr><td>4+</td><td>3.00%</td><td>3.00%</td></tr></table>	Duration	Up to age 65	65+	1	6.00%	8.00%	2	5.00%	6.00%	3	4.00%	4.00%	4+	3.00%	3.00%	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td></tr><tr><td>5</td><td>2.50%</td></tr><tr><td>6</td><td>2.00%</td></tr><tr><td>7</td><td>1.80%</td></tr><tr><td>8</td><td>1.60%</td></tr><tr><td>9</td><td>1.50%</td></tr><tr><td>10</td><td>1.35%</td></tr><tr><td>11+</td><td>1.25%</td></tr></table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.60%	9	1.50%	10	1.35%	11+	1.25%
Duration	Up to age 65	65+																																							
1	6.00%	8.00%																																							
2	5.00%	6.00%																																							
3	4.00%	4.00%																																							
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9	1.50%																																								
10	1.35%																																								
11+	1.25%																																								
Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																													
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2	77%																																								
3	100%																																								
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Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr><tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr><tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr><tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr><tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr></table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%					
Attained Age	Male			Female																																					
	Facility Care	Home Care	Facility Care	Home Care																																					
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85	2.39%	2.43%	2.57%	2.21%																																					
Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Continuance curve developed by gender and site of care using data from all forms if credible. Credible claim termination data ceased after four years for females and three years for males. Later durations are based on 83GAM with loads of 3.30 for males and 3.15 for females which translates to survival loads of 0.79 for males and 0.86 for females to avoid termination rates exceeding 1.0. Final smoothing adjustments were made.																																							
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>60%</td><td>79%</td></tr></table>	Home Care	Facility Care	60%	79%																																			
Home Care	Facility Care																																								
60%	79%																																								

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 0.0% Applied Since Inception)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1998	-	-	N/A	-	-	-	N/A						6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A						6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A						6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A						6.00%	2.1960
	2002	2,080,103	-	0.0%	3,208	4,309,314	-	0.0%						6.00%	2.0717
	2003	23,070,392	121,915	0.5%	14,530	45,089,189	238,273	0.5%						6.00%	1.9544
	2004	42,389,167	880,262	2.1%	13,773	78,156,746	1,623,018	2.1%						6.00%	1.8438
	2005	38,854,793	2,448,910	6.3%	13,247	67,585,000	4,259,695	6.3%						6.00%	1.7394
	2006	35,267,063	1,932,885	5.5%	12,869	57,872,088	3,171,800	5.5%						6.00%	1.6410
	2007	33,311,867	4,492,738	13.5%	12,576	51,569,505	6,955,128	13.5%						6.00%	1.5481
	2008	32,141,506	3,918,876	12.2%	12,192	46,941,217	5,723,341	12.2%						6.00%	1.4605
	2009	30,618,449	4,000,963	13.1%	11,893	42,185,719	5,512,478	13.1%						6.00%	1.3778
	2010	29,399,866	5,767,057	19.6%	11,612	38,213,933	7,486,019	19.6%						6.00%	1.2998
Projected Future Experience	2011	28,376,822	5,278,545	18.6%	11,333	34,796,398	6,472,689	18.6%						6.00%	1.2262
	2012	27,559,026	4,624,243	16.8%	11,272	31,880,750	5,349,403	16.8%						6.00%	1.1568
	2013	26,596,224	5,557,709	20.9%	11,074	29,025,438	6,065,332	20.9%						6.00%	1.0913
	2014	24,663,817	9,063,671	36.7%	10,958	25,392,954	9,331,620	36.7%						6.00%	1.0296
	2015	24,099,180	10,434,121	43.3%	10,640	23,407,193	10,134,515	43.3%	N/A	0.0290	0.0000	0.971	0.977	6.00%	0.9713
	2016	23,104,739	11,778,209	51.0%	10,347	21,171,043	10,792,461	51.0%	N/A	0.0276	0.0000	0.972	0.959	6.00%	0.9163
	2017	22,123,538	13,288,487	60.1%	10,047	19,124,492	11,487,113	60.1%	N/A	0.0259	0.0000	0.971	0.958	6.00%	0.8644
	2018	21,117,973	14,996,004	71.0%	9,742	17,221,925	12,229,396	71.0%	N/A	0.0304	0.0000	0.970	0.955	6.00%	0.8155
	2019	20,114,686	16,915,036	84.1%	9,429	15,475,221	13,013,573	84.1%	N/A	0.0321	0.0000	0.968	0.952	6.00%	0.7693
	2020	19,142,927	19,047,805	99.5%	9,110	13,893,962	13,824,921	99.5%	N/A	0.0339	0.0000	0.966	0.952	6.00%	0.7258
	2021	18,180,364	21,388,316	117.6%	8,783	12,448,426	14,644,970	117.6%	N/A	0.0358	0.0000	0.964	0.950	6.00%	0.6847
	2022	17,218,914	23,936,178	139.0%	8,450	11,122,740	15,461,827	139.0%	N/A	0.0380	0.0000	0.962	0.947	6.00%	0.6460
	2023	16,254,0													

Attachment 6
Metropolitan Life Insurance Company
Virginia Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 0.0% Applied Since Inception)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A							6.00%	2.6155
	1999	-	-	N/A	-	-	-	N/A							6.00%	2.4674
	2000	-	-	N/A	-	-	-	N/A							6.00%	2.3277
	2001	-	-	N/A	-	-	-	N/A							6.00%	2.1960
	2002	6,108	-	0.0%	41	12,654	-	0.0%							6.00%	2.0717
	2003	964,417	-	0.0%	459	1,884,874	-	0.0%							6.00%	1.9544
	2004	1,408,941	-	0.0%	447	2,597,792	-	0.0%							6.00%	1.8438
	2005	1,310,221	-	0.0%	433	2,279,031	-	0.0%							6.00%	1.7394
	2006	1,180,705	33,457	2.8%	421	1,937,499	54,901	2.8%							6.00%	1.6410
	2007	1,064,319	35,884	3.4%	418	1,647,653	55,552	3.4%							6.00%	1.5481
	2008	1,032,771	86,436	8.4%	407	1,508,316	126,236	8.4%							6.00%	1.4605
	2009	997,540	7,703	0.8%	404	1,374,398	10,614	0.8%							6.00%	1.3778
	2010	974,530	479,820	49.2%	394	1,266,694	623,670	49.2%							6.00%	1.2998
	2011	933,375	21,053	2.3%	383	1,144,528	25,816	2.3%							6.00%	1.2262
2012	914,327	9,395	1.0%	375	1,057,709	10,868	1.0%							6.00%	1.1568	
2013	884,629	350,570	39.6%	371	965,428	382,590	39.6%							6.00%	1.0913	
2014	828,681	112,763	13.6%	364	853,179	116,096	13.6%							6.00%	1.0296	
Projected Future Experience	2015	793,384	300,475	37.9%	355	770,603	291,847	37.9%	N/A	0.0256	0.0000	0.974	0.957	6.00%	0.9713	
	2016	763,239	339,589	44.5%	345	699,362	311,168	44.5%	N/A	0.0268	0.0000	0.973	0.962	6.00%	0.9163	
	2017	729,775	384,027	52.6%	335	630,848	331,969	52.6%	N/A	0.0281	0.0000	0.972	0.956	6.00%	0.8644	
	2018	696,923	435,266	62.3%	326	569,979	354,964	62.3%	N/A	0.0295	0.0000	0.970	0.958	6.00%	0.8155	
	2019	670,031	495,145	73.9%	315	515,488	380,940	73.9%	N/A	0.0311	0.0000	0.969	0.959	6.00%	0.7693	
	2020	641,246	564,380	88.0%	305	465,417	409,628	88.0%	N/A	0.0328	0.0000	0.967	0.957	6.00%	0.7258	
	2021	612,016	642,739	105.0%	295	419,059	440,095	105.0%	N/A	0.0346	0.0000	0.965	0.954	6.00%	0.6847	
	2022	580,743	730,575	125.8%	284	375,137	471,923	125.8%	N/A	0.0366	0.0000	0.963	0.949	6.00%	0.6460	
	2023	549,672	827,972	150.6%	273	334,968	504,564	150.6%	N/A	0.0386	0.0000	0.961	0.946	6.00%	0.6094	
	2024	515,138	933,540	181.2%	262	296,154	536,694	181.2%	N/A	0.0409	0.0000	0.959	0.937	6.00%	0.5749	
	2025</															

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Metropolitan Life Insurance Company NAIC#: 65978
SERFF Tracking Number:	META-130643279
Effective Date:	5/1/17

Revised Rates

Average Annual Premium Per Member:	\$2,356
Average Requested Percentage Rate Change Per Member:	A series of 3 annual increases of
Minimum Requested Percentage Rate Change Per Member:	A series of 3 annual increases of
Maximum Requested Percentage Rate Change Per Member:	A series of 3 annual increases of
Number of Policy Holders Affected :	2,383

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
LTC-VAL-VA LTC-IDEAL-VA LTC-PREM-VA LTC-FAC-VA	VIP1

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 Narrative

Over time, evidence emerged that LTC insurance certificateholders keep their certificates longer, collect their benefits earlier and use their benefits longer than we originally anticipated. As a result, actuarial pricing assumptions were changed to reflect new expectations – such as a larger number of claims and claims that lasted longer than initially expected. To update those premiums that were still based on outdated assumptions, many insurance companies requested increases to their LTC insurance premiums. These pricing challenges impacted the overall industry and were not unique to any one Company.

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Metropolitan Life Insurance Company NAIC#: 65978
SERFF Tracking Number:	META-130643279
Effective Date:	5/1/17

Revised Rates

Average Annual Premium Per Member:	\$2,307
Average Requested Percentage Rate Change Per Member:	0.00%
Minimum Requested Percentage Rate Change Per Member:	0.00%
Maximum Requested Percentage Rate Change Per Member:	0.00%
Number of Policy Holders Affected :	351

Plans Affected

(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-VAL-VA LTC-IDEAL-VA LTC-PREM-VA LTC-FAC-VA	VIP1

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.

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Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

April 4, 2019

Virginia Bureau of Insurance
State Corporation Commission
1300 East Main Street
Richmond, VA 23219

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-VA, et al.
Objection Letter Dated March 8, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

The following filing letter has been modified to include landing spots for your review and authorization of our request for a 59.15% premium rate schedule increase with respect to the policy forms listed below. The requested increase is planned to be implemented over three phases at 17.87% each, resulting in an actuarially equivalent cumulative increase of 63.76%. We have also included responses to your objection letter dated March 8, 2019.

The policy forms are tax-qualified individual long-term care insurance policies.

LTC-FAC-VA - authorized by your Department in 2002
LTC-VAL VA - authorized by your Department in 2002
LTC-IDEAL-VA - authorized by your Department in 2002
LTC-PREM-VA - authorized by your Department in 2002

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from September 2002 to March 2006, and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those-policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to **completely avoid the increase** by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders can choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy Series	New Compound	New Lower Compound	New Simple Rider Form	New Lower Simple Amount(s)
---------------	--------------	--------------------	-----------------------	----------------------------

	Rider Form	Amount(s)		
LTC-FAC-VA LTC-VAL VA LTC-IDEAL-VA LTC-PREM-VA	LTC97-IMR	0.1% - 4.9%	LTC97-IMR	0.1% - 4.9%
LTC-FAC-VA LTC-VAL VA LTC-IDEAL-VA LTC-PREM-VA	ACI-VIP-MR	0.1% - 4.9%	ASI-VIP-MR	0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please note, that we are extending the use of the following endorsement[s], as we may offer inflation mitigation options to insureds outside of this requested rate increase. Please see below for a description of each rider.

ACI-VIP-MR Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-FAC-VA LTC-VAL VA LTC-IDEAL-VA LTC-PREM-VA, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-FAC-VA LTC-VAL VA LTC-IDEAL-VA LTC-PREM-VA, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 18% was submitted on 12/30/08, and your Department authorized 42% on 6/20/10.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 75 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;

- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule, if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We are extending the use of the policyholder notification letter and coverage change form currently with your department for review under SERFF filing number META-131864670. We are including them in Supporting Documentation in this filing for reference.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on 11/9/18 (META-130643672).

Additionally, the following is in response to your objection letter dated March 8, 2019:

Objection 1

For the pre-rate stability block, please revise the actuarial memorandum and the proposed rates for 0% increase. The future loss ratio, after deducting active life reserves is below 60%. 14VAC5-200-150 B. does not allow for an increase when the future loss ratio is less than 60%.

[MetLife Response] Section 12 of the Actuarial Memorandum states the following:

"Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims."

We respectfully request a call for a more detailed discussion on this matter.

Objection 2

Please provide a chart, separated by Pre and Post, illustrating the projected lifetime loss ratio if the rate increase is approved as compared to if it is not approved.

[MetLife Response] Please see below. You can find more detail in Exhibit I from the original filing.

Pre-Rate Stability

	Without Approval of Requested Increase			With Approval of Requested Increase		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Past	387,994,139	58,195,825	15.0%	387,994,139	58,195,825	15.0%
Future	231,828,373	650,879,700	280.8%	315,636,940	613,932,978	194.5%
Lifetime	619,822,512	709,075,525	114.4%	703,631,079	672,128,802	95.5%

Post Rate Stability

	Without Approval of Requested Increase			With Approval of Requested Increase		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Past	2,444,536,085	212,300,388	8.7%	2,444,536,085	212,300,388	8.7%
Future	1,697,341,615	4,464,191,202	263.0%	2,317,196,761	4,207,258,341	181.6%
Lifetime	4,141,877,699	4,676,491,590	112.9%	4,761,732,846	4,419,558,729	92.8%

Objection 3

Comments: Please update the Filing Status Rate Summary originally submitted 09/2016 to the most current version.

[MetLife Response] An updated Filing Status Summary has been included.

Objection 4

- 1) Provide the current nationwide and Virginia cumulative rate increase average.
- 2) Provide the Virginia cumulative rate increase average if the proposed rate increase is approved.

[MetLife Response]

1)

- a. Current Nationwide Cumulative Rate Increase Average: 72.01%
- b. Current Virginia Cumulative Rate Increase Average: 42%

- 2) Virginia Cumulative Rate Increase Average if proposed 63.76% increase is approved: About 132.54%. *(Note: Because the current increase will be phased over three years, it is actuarially equivalent to a 59.2% increase. A 59.2% rate increase would result in a Virginia cumulative increase amount of about 126%.)*

Objection 5

Please revise the Rate Request Summary documents to reflect the cumulative increase and the annual % increase for each year in the series. For example, "A series of 3 annual increases of 17.87% for a total increase of 63.76%.

[MetLife Response] The Rate Request summary has been updated as requested.

Objection 6

When submitting proposed rates under the rate action information, provide a line for the pre-rate stability block rate request and a separate line for the post-rate stability block. The links to the proposed rate pages can be attached to the appropriate block, even if there is a series of rate increases requested.

[MetLife Response] SERFF has been updated accordingly.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style with a large initial 'T' and 'R'.

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Call Center Q&A Scripting

Second IB LTCI Rate Action

General Insured Questions

***Call center note:** Before answering any questions specific to an insured's policy, verify whether the person has been or is slated to be impacted by this rate increase.*

1. Why is MetLife increasing rates on its Individual Long-Term Care Insurance policies?

A. We continually evaluate the assumptions used to price our products. Based on an in-depth analysis of our individual business, and changes in our actuarial assumptions, we will be taking action based on emerging experience.

Evolving assumptions and their impact on pricing is not just a MetLife issue, but one the industry is facing overall.

2. Which actuarial assumptions have changed since the initial pricing of MetLife's products?

A. Actuarial assumptions that have continued to change significantly since the initial pricing of these products include persistency, morbidity and mortality experience, which have not materialized as expected.

3. Are MetLife's financial strength and claims rating still strong?

A. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at **www.metlife.com**. Select the "About MetLife" tab along the top of the website, then "Ratings" Under "Corporate Profile" on the left side of the page.

4. I received a letter indicating that my premium rates are increasing. My policy will now be too expensive and I'll need to cancel my coverage.

A. I completely understand that price is always a factor; however, you may have options to reduce your coverage to reduce the impact of the premium increase. I am happy to discuss those with you if you like.

Please note that if you do decide to change or cancel your coverage, the request must be made in writing by the policyholder. A coverage change / cancellation form has been included with your rate increase notification letter.

If caller wants to cancel coverage

Your current premium is based on your age and health when you originally applied and were accepted. Although those rates will be increasing, if you decide to shop for new

coverage, it may cost you more and/or you may not qualify for new coverage if your health has changed. It would be a good idea for you to discuss this with your agent or producer.

However, if you decide to go ahead and cancel, you may be able to maintain a reduced level of coverage through a Limited Coverage Upon Lapse Endorsement (LCUL), which we are providing to impacted policyholders. This feature is described in your letter. Alternatively, if you are eligible for another nonforfeiture feature, you may receive a reduced level of coverage through that feature.

5. I have not received a letter notifying me of a rate increase. When will I be impacted?

Call center note: *The following table lists exceptions where this rate increase will not be filed/ implemented in the future. If these exceptions do not apply to the caller, and the caller's policy has not yet been impacted or is not yet slated to be impacted, the answer below may be used.*

Product Series	States that will be filed
LTC97	All but Montana, North Dakota and South Dakota. These states do not have any LTC97 insureds. Note that at this time, we will not be filing for an increase on California insureds with effective dates of 7/1/02 and later, due to a 5 year rate guarantee required by the California Department of Insurance on the initial rate increase.
VIP1	Note that at this time, we will not be filing for an increase in California due to a 5 year rate guarantee required by the California Department of Insurance on the initial rate increase. At this time, we will also not be filing for an increase on Kentucky, Texas, Utah and Virginia insureds who were previously given a 42% rate increase. These states required certification of the VIP1 rates during the review process.
VIP2	All states.
LSA	All states, but California, Florida, Hawaii, Maryland, Massachusetts, Minnesota, Montana, New Jersey, New York, North Carolina, Pennsylvania, Tennessee, Texas, Vermont and Virginia. These states never launched the original rate basis. Also, District of Columbia, North Dakota and Wyoming, as there are no LSA insureds in these states.

A. The timing and increase percentage will vary by state and/or policy series. The first effective date for this rate increase will take place in August 2013 for VIP1, VIP2 and LifeStage Advantage policyholders in select states. The first effective date for LTC97 policyholders in select states will take place in October 2013. We expect that it will take up to two years to fully implement on a nationwide basis. Impacted insureds will be given at least 60 days advance notice of a rate increase impacting their premiums.

***VIRGINIA STATE VARIATION:** *the policyholder will receive at least a 75 day notice prior to the rate implementation.*

6. I bought my policy fairly recently (OR – The rates on my policy were just increased) – what has changed that would cause an increase in my premiums so quickly?

A. The underlying assumptions that MetLife uses to price its LTCI products have changed, and we need to ensure that our pricing supports the long-term stability of the products we offer. In order to do this we continually evaluate the assumptions used to price our products.

7. Should I expect additional rate increases on my coverage in the future?

A. As explained in the renewability statement on the first page of your policy, MetLife reserves the right to increase rates in the future.

**VIRGINIA STATE VARIATION: any rate increase would be subject to review and approval of the Virginia State Corporation Commission.*

8. How will this rate change affect any future changes I may make to my current coverage? For example:

- Increase to DBA/TLB
- Acceptance of future Inflation Offers

A. Any coverage increases or inflation offer acceptances made on or after the policyholder's premium bill due date when the new premium becomes effective will be made at the new rates.

Any coverage increases or inflation offer acceptances made between the date the policyholder is notified of the rate increase and their premium bill due date when the new premium becomes effective may be based on the new rates.

9. Can I change my mind and cancel or change my coverage after the rate increase takes effect?

A. Of course. Your policy permits you to decrease or cancel coverage at any time. Any increases in coverage are based on your new age and the rates that are in effect at that time. Coverage decreases are subject to minimum benefit levels permitted under your policy. You just need to submit your request in writing.

***Call center note:** For Insureds Whose Policies Do Not Include the Nonforfeiture Coverage Rider (for VIP2 and LSA insureds whose policies include the Ten Year Premium Payment Rider or Paid Up Premiums Rider, please refer to Q22.)*

Regarding cancellation or lapse, please be aware that there is only a limited period of time when you would be eligible to maintain reduced coverage through the Limited Coverage Upon Lapse Endorsement (LCUL). You may be eligible for this if your coverage lapses due to cancellation or nonpayment of premium within 120 days following the first due date of the increased premium.

Call center note: *For Insureds Whose Policies Include the Nonforfeiture Coverage Rider (for VIP2 and LSA insureds whose policies include the Ten Year Premium Payment Rider or Paid Up Premiums Rider, please refer to Q22.)*

Regarding cancellation or lapse, you may be eligible to receive reduced coverage under the Nonforfeiture Coverage Rider should you cancel or lapse your policy.

10. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode and frequency changes are available coincident with your next billing cycle. However a change in bill mode or frequency will NOT change the effective date of the rate increase indicated in your policyholder increase letter.

11. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact to them until such time as premium payments resume.

12. Will policyholders of all issue ages be impacted by this rate increase?

A. Yes, policyholders of all issue ages will be impacted. While certain insureds were excluded from the rate increase that we announced in 2008 because their original issue age was 70 or older, this exclusion will not apply to this rate increase unless otherwise specified.

13. Can you explain the nonforfeiture option called Limited Coverage Upon Lapse (LCUL)?

A. Yes. LCUL will provide limited paid-up benefits for eligible insureds who cancel their policies or whose policies lapse within 120 days of the rate increase effective date. The amount of coverage will be the greater of the sum of all premiums paid prior to cancellation **or** 30 times the amount of the nursing facility care daily benefit (or 1 times the amount of the nursing facility care monthly benefit) in effect immediately prior to the cancellation date. Policy terminology may differ slightly with each policy series.

***VIRGINIA STATE VARIATION:** *in no event will the paid up value exceed the maximum benefit that would be payable if the policy had remained in a premium paying status.*

14. Under what provision does MetLife have the ability to raise rates on my coverage?

A. As indicated in the outline of coverage provided to you when you applied for coverage, and also stated in your policy, your policy is guaranteed renewable. Under

this provision, MetLife has the ability to increase premiums on a class-wide basis subject to applicable State Insurance Department approval. This provision also states that as long as you pay your premium when due, MetLife cannot cancel coverage.

15. My agent/producer is no longer active. Who do I contact?

A. We will be happy to answer any questions you have. If you would like a new agent to service your policy, we'll contact the agency and have them get in touch with you. May I have a current daytime phone number and/or email address where you can be contacted? An agent should be in touch with you within 5-10 business days.

16. Would my premium be lower if my agent doesn't get a commission?

A. No. The rate increase amount is not impacted by the commissions paid on your policy.

17. A family member/friend/co-worker of mine also has a MetLife LTCI policy/certificate, but they are not getting a rate increase OR they are getting a different rate increase amount. Why is that?

There are quite a few reasons why this may be the case. This person may have a different type of policy or certificate from MetLife. MetLife administers a number of different policy series, some of which have been subject to a rate increase and some of which have not. The specifics of other rate increases, including the amount of the increase, differ by policy series.

If this person has the same policy series, note that MetLife is implementing this increase in phases. The amount and timing of the increase will vary based on the policy issue state and issue date. Also bear in mind that the rate increase is being applied as a percentage increase over current premiums, not as a flat dollar amount.

18. I moved recently and it is possible that my letter went to the wrong address. Can you send me another letter?

A. First, let me confirm that your policy is issued in a state where letters were mailed.

Call center note: *confirm caller has an impacted policy in an impacted state before responding*

I do show that you are slated to receive a letter. May I have your corrected address and phone number? We'll reprint your letter and send it to you within five business days. All rate action packages have been sent First Class Mail, therefore any mail deemed to be "undeliverable" by the Post Office will be returned to MetLife. A process is in place to ensure that all returned mail is researched for an updated address and re-mailed accordingly. It is possible you may receive two letters.

**19. What happens if I decide not to pay the increased amount?
How much time do I have before my policy lapses?**

A. Full payment is required by the due date on your bill. Your policy will lapse if full payment is not made by the end of the grace period specified in the policy.

20. Is my state insurance department aware of this premium increase?

A. All states in which we are implementing or intend to implement the rate increase have been or are being notified and, where required, approval has been obtained or has been requested.

21. How can I make a formal complaint?

A. I am able to take your complaint over the phone. Alternatively, you may send written complaints to the following address:

For VIP1, VIP2 or LSA policies:
MetLife ILTC
P. O. Box 69411
St. Paul, MN 55164-0911

For LTC97 policies:
MetLife ILTC
P. O. Box 14634
Lexington, KY
40512-4634

22. I have an accelerated payment option (e.g., Ten Year Premium Payment Rider, Paid Up Premiums Rider, Reduced Pay at Age 65 Rider, Double Pay First Year Rider) with my policy. How will my premium be impacted?

A. If you have an accelerated payment option, and there is a portion of premium that must still be paid, the remaining premium will be subject to the increase.

Note that some VIP2 and LSA policyholders who have the Ten Year Premium Payment Rider or Paid Up Premiums Rider may be eligible for an alternative nonforfeiture feature. This feature may provide limited paid-up benefits for eligible insureds who, within 120 days of the rate increase effective date, lapse or cancel their policies. The amount of time that the insured has paid premiums for the policy under the Ten Year Premium Payment Rider or the Paid Up Premium Rider will impact the amount of the limited benefits for those insureds that qualify for such benefits.

23. What if policyholders have the Shared Care Rider or Paid-up Survivorship?

A. If policyholders have either the Shared Care Rider or Paid-up Survivorship, both policyholders must maintain identical coverage in order for either of these to remain in effect.

24. I purchased my LTCI policy in one state and subsequently moved. Which state determines the policy increase amount?

A. The premium increase is based on the state where the policy was issued, which is not necessarily where the policyholder currently resides.

25. I also have MetLife Employer Group, TIAA or AARP coverage. Will this coverage be impacted?

A. MetLife Employer Group and TIAA policies/certificates are impacted by separate rate actions. For additional information regarding those rate actions, please call 1-800-GET-MET8 (Group) or 1-888-748-4824 (TIAA).

AARP coverage is not impacted at this time. MetLife reserves the right to file for future rate increases.

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3809
gjisonna@metlife.com



Gina Jisonna
Sr. Product Consultant

December 1, 2016

Janet Houser
Virginia Bureau of Insurance
State Corporation Commission
1300 East Main Street
Richmond, VA 23219

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-VA, et al.
SERFF Tracking # - META-130643279

Dear Ms. Houser:

Thank you for your response dated August 1, 2016. Here are the answers to your questions:

Objection 1

- Policyholder Letter (Supporting Document)

Comments: The Virginia State Corporation Commission in 2015 adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases as stated in 14 VAC5-200-75 D. As a result, the company will need to submit for review a policyholder notification letter in compliance with the requirements of 14VAC5-200-75. For compliance with this regulation, please address the following concerns:

- 1) *For compliance with 14 VAC5-100-50 1 and 2, please attach the policyholder letter to the Form Schedule in SERFF. A form number must appear in the lower left-hand corner of the first page. The full and proper corporate name of the insurer shall prominently appear and may not be variable information in the policyholder letter.*

The full name & form number has been added to policyholder letter.

- 2) *Please provide a Certification of Compliance in accordance with 14VAC5-100-40 3.*

A certification of Compliance has been included with our response.

- 3) *It is not necessary to file separate letters for each requested long term care rate increase provided the filed letter contains the appropriate variability to accommodate various scenarios. Please let us know if the company prefers to submit one letter or a separate letter for each filing. Please provide a statement of variability explaining any bracketed information in the letter.*

We prefer to submit one letter. A statement of variability is included with our response.

- 4) *The letter references the full corporate name of the insurer and later as only MetLife. While we do not have a concern regarding this format, the letter should explain that the corporate name may be referred to as MetLife. Our concern would be resolved if the first sentence of the letter were stated as When you purchased your long term care insurance policy from Metropolitan Life Insurance Company (MetLife)...."*

The recommended change has been made.

- 5) *Please add the words "Virginia's State Corporation" before the word "commission" in the third paragraph. (Please capitalize commission.)*

The change has been made.

- 6) *Should the company wish to only use one letter as noted above, it should place brackets around 58% in the fourth paragraph. If it does not, please revise the percentage to 59.15% as what has been proposed in this filing.*

We wish to use one letter; brackets have been placed around the percentages.

- 7) *Please remove the language in the fourth paragraph that states "...if applicable, may or may not be available." This language is not in compliance with 14VAC5-200-75 D 2.*

The sentence has been revised as follows: "Decreases in coverage can be made at any time, per the provisions of your policy."

- 8) *The letter contains the disclosure that all options may not be of equal value. Since this is a disclosure set forth in 14VAC5-200-75 D 2 b, that information must be emphasized to bring attention to its importance such as highlighting, bolding, or using larger print.*

The change has been made.

- 9) *14VAC5-200-75 D 3 requires a clear identification of the driving factors of the rate increase. Please expand upon the explanation that a variation in claims and other key actuarial assumptions have not materialized as expected. Please be more specific as to what assumptions the company is referring and why rates must be increased. Below is a example:*

"Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims."

Suggested language added to the policyholder letter.

- 10) *It is unclear why the following sentence is bracketed since the options (and not just one option) must be offered in the letter:*

"Should you prefer to reduce your policy benefits rather than pay an increased premium, we are providing you with an option (or options) to consider."

Brackets have been removed around this sentence.

- 11) *What is the minimum benefit duration that an insured can reduce his benefit?*

The minimum benefit duration that an insured can reduce his benefit to is 2 years.

- 12) *Under the Cancel your Coverage, please provide more information regarding the Limited Coverage Upon Lapse Following Premium Increase (LCUL). Please explain how it differs from the Contingent Benefit Upon Lapse Nonforfeiture Feature (CBUL) which must be compliant with 14VAC5-200-185 D as revised last year.*

If the policyholder coverage lapses at any time between the date of the policyholder notification letter and 120 days following the first due date of the increased premium and whose policies do not include the nonforfeiture option, they will be issued LCUL. Please note the LCUL Endorsement functions the same as CBUL – the age restriction has been removed from the LCUL so that regardless of age, a policyholder that lapses during the period noted above will receive the LCUL Endorsement.

- 13) *Please clarify what is meant by the last sentence in the optional paragraph for those insureds who have an existing NF benefit: "(Please note that this limited coverage is not intended to replace coverage you currently have.)"*

It's important to let the insureds know that if they lapse their coverage and receive the Nonforfeiture Benefit, the Nonforfeiture Benefit will not provide them with the coverage they had when their policies were in-force.

14) Please confirm the Coverage Change Form is not attached and becomes a part of the contract.

Confirmed

15) Option 4 relates to the potential removal of riders as an option to reduce the impact of the rate increase. In regards to an inflation rider, will the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

In addition to reducing their daily/monthly benefit amount and total lifetime benefit amount, the policyholder may also be able to lengthen their elimination period or drop riders, such as shared care, survivorship, or inflation riders, if applicable. If the policyholder's policy includes an inflation rider, such as 5% Automatic Compound, they will be able to reduce that inflation protection rider to a Future Purchase Option rider, which will then give them the ability to accept or decline future inflation protection increases. As it relates to landing spots, we are willing to explore other alternatives, dependent upon the potential rate increase that the VA Department of Insurance will approve.

16) Please indicate in the letter that options to reduce benefits may occur at any time, not just at the time of a rate increase.

Please refer to "Next Steps," 3rd bullet – there is a sentence that states, "Should you need more time to decide on a coverage decrease, the provisions of your policy permit you to make decreases at any time."

Objection 2

Comments: Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes, which in this case, performed via the Coverage Change Form. The policy, itself, must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and/or optional nonforfeiture benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Provided there is sufficient variability, forms only need to be filed for review and approval once to be used on all future filings unless the company wishes to use specific form numbers for each filing.

If an insured requests changes to their policy, a new Schedule of Benefits page is sent with a cover letter. The Schedule of benefits is part of the policy that was approved by the department in 2002 and reflects the effective date of the change. A copy of the policy has been provided. The Schedule of Benefits is located on page 3.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

- VA_VIP1_rates_59.15%Increase, [LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA] (Rate)

Comments: According to the filing, the proposed rate increase includes any rider or endorsement forms that were contemporaneously or subsequently approved for use with the 4 policy forms. Please expand the "Affected Form Numbers" in SERFF to include any riders or endorsement forms for which the rates are associated with that form and for which the increase would be applicable. The form number should match exactly the form number as approved in Virginia. The Actuarial Memorandum should be updated accordingly.

SERFF and the Actuarial Memorandum have been updated.

Please change the Percent Rate Change Request from 42% to 59.15% under the Rate Action Information on the Rate/Rule Schedule as this information refers to the current request rather than the previous rate filing that was approved.

Although the 59.15% is the rate action requested, implementation is planned in installments specified below. The Rate/Rule Schedule has been updated to reflect the actuarial equivalence of the increase based on the requested installment phase-in approach.

Current Request	Equivalence
59.15%	17.87% (x3) = 63.76%

When comparing the approved rates under SERFF Tracking # MILL-125913535, the rates do not correspond with the revised rates. For example, the previous rates included lower elimination periods. The revised rates lists only 100 day elimination period. Please explain.

The approved rates with 20 and 45 day elimination periods under SERFF Tracking # MILL-125913535 are determined by factors of 1.15 and 1.09 applied, respectively, to the corresponding 100 day elimination period rates. The elimination period factors remain the same for the revised rates

Objection 4

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: It appears the product checklist was attached in error. Please complete the attached form and attach a brief narrative to summarize the key information used to develop the rates including the main drivers for revised rates.

For narrative on the development of original pricing and current best-estimate assumptions, please see sections 5 and 18, of the actuarial memorandum.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

- Policyholder Letter (Supporting Document)

- VA_VIP1_rates_59.15%Increase, [LTC-FAC-VA, LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA] (Rate)

Comments: Please advise if the company wishes to request a series of scheduled rate increase that are actuarially equivalent to a single amount requested over the lifetime of the policy as set forth in 14VAC5-200-150 B and 14VAC5-200-153 B 5. If so, please advise what the increases would be at each implementation period and amend the Actuarial Memorandum and policyholder letter accordingly.

The company requests approval for the justifiable amount of the rate increase, 59.15%. Per your suggestion, we plan to implement the actuarial equivalent of that amount in three equal percentage installments of 17.87% each (cumulatively 63.76%).

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the following for each block separately (pre and post):

- a. An exhibit illustrating an actual to expected analysis based on the original assumptions.*
Attachment 1 shows the Actual-to-Expected Loss Ratio analysis compared to original assumptions.
- b. Re-state the nationwide experience using Virginia approved rates.*
Exhibit 1 from the original filing shows Nationwide experience at the currently approved rates in Virginia (top) and at the rates requested (bottom).
- c. Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide excel spreadsheets, if possible.*
Exhibits 1 and 2 are included in an Excel format, as requested. These exhibits are created with output from the Milliman's Triton system which is the basis for company projections and valuation.
- d. Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.*
A current State Rate Action Summary is included with this response. .
- e. Please provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned*

premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale with no increases.

Please see Attachment 2.

- f. *Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.*

Please see Attachment 3.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: For the post stability block, please provide the following:

- a. *According to the Actuarial Certification, the projection do not reflect any margins for moderately adverse experience. Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as - projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.*

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience ("MAE"). MetLife interprets moderately adverse conditions as those where aggregate experience deviates unfavorably from the Lifetime Loss Ratio projections by 5% of the gross premiums or more. Although the rate action has been calculated without MAE loads, the certification in the Actuarial Memorandum applies, (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect MAE conditions are realized, no further premium rate schedule increases are anticipated.

- b. *How does the company plan to comply with 14VAC5-200-153.G.1.*

If the majority of the policies or certificates to which the increase is applicable are eligible for the contingent benefit upon lapse, the insurer shall file:

1. A plan, subject to commission approval, for improved administration or claims processing designed to eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases or to demonstrate that appropriate administration and claims processing have been implemented or are in effect; otherwise the commission may impose the condition in subsection H of this section; and

MetLife believes its current systems and procedures provide efficient and accurate administration of claims:

- Business experience – MetLife has been in business for more than 20 years in LTC, including years of service on industry panels with regard to long-term care claim administration.
- External review – MetLife's operations have been reviewed and approved by external customers and insurers.
- Internal review – MetLife regularly monitors its claims operations. The latest review showed claim accuracy of 99.73% as measured by claim dollars paid against claims reviewed.
- Dedicated fraud unit to investigate potential fraudulent claims or billings.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: For the pre-stability block, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

While this approach presents an alternative view, we believe it can lead to distorted results. By subtracting Active Life Reserves (ALR) from the numerator, the formula can produce counterintuitive outcomes.

1. Any conservatism or increase in policy reserves reduces the “anticipated loss ratio” defined above. Conservatism in ALR assumptions is both regulated and desirable.
 - a. Provisions for adverse deviation (PfADs) are required in nearly all accounting systems in use throughout the world.
 - b. Local regulations promulgated by a carrier’s state of domicile impact reserve levels. In the case of MetLife, New York’s conservative requirements apply directly to base policy reserves. Asset adequacy testing scenarios have also required significant reserve increases. Widely adopted rules or practices, such as Rate Stability regulations for Long-Term Care business, also affect the Margins.
 - c. As experience emerges, the policy reserves automatically increase to reflect lower lapse and mortality rates. Unfavorable morbidity developments, common to almost every rate action filing, impact future experience.
2. The formula will affect results at all durations. Reflecting items 1a and 1b above in policy reserves mean the “anticipated loss ratio” will be below the filed pricing loss ratio (present value of anticipated claims divided by the present value of anticipated premiums) starting with the first policy year and continuing in all later periods. Rate action filings will be acutely affected, since the distortion will be exacerbated by item 1c.

We would note that the formula may cause inequity when applied across the broad array of carriers with different reserve requirements or assumptions. It promotes an “unlevel playing field” – as any carrier who either chooses to fund reserves conservatively or is required to by law will be penalized. Further, the penalty becomes exponentially larger as conservatism increases. We feel this unintended result might be neither fair nor useful.

Objection 9

- Certification of Compliance (Supporting Document)

Comments: The Certification refers to South Carolina.

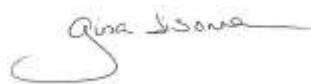
Please provide a certification for compliance with 14VAC5-100-40 3.

The correct Certification of Compliance has been included with our response.
We apologize for this oversight.

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Thank you for your attention to this filing.

Sincerely,



Gina Jisonna



NAIC Company No. is 65978

STATEMENT OF VARIABILITY

Policyholder Notification Letter & Frequently Asked Questions

- Address in header is variable and dependent on policy form.
- Mail date is dependent on final disposition from VA, and when the implementation mailing is scheduled.
- Insured name/address, and Policy number - variable and will be customized for each policyholder.
- Exclamation call out near top of the letter (right side) – coverage rate effective date is variable and will be customized for each insured.
- **Under “Why We’re Contacting You”**
 - The percentage to be implemented will be completed upon final disposition by the Bureau of Insurance. The percentage will vary by policy form.
- **Under “What You Need to Know”**
 - The sentences beginning with “Over time.....” and ending with...” initially expected” is bracketed, in the event this language changes in the future.
 - The bold sentence beginning with “In fact, we are offering...” is bracketed. We will be offering an inflation decrease option to Insureds that have automatic compound inflation AND can mitigate the ENTIRE rate increase.
- **Under “About the Premium Increase”**
 - First sentence, second paragraph – the percentage requested is bracketed and varies by policy form. The percentage to be implemented will be completed upon final disposition by the Bureau of Insurance.
 - Second paragraph (beginning with the second sentence - the sentence beginning with “We are implementing....” through the sentence ending with “... phase of the increase.” will be included and customized when implementing an increase in phases. If VA approves a single increase (not to be phased), this will not appear on the letter.
- Information in blue box is bracketed - Effective Date, Old Amount/Frequency, New Amount/Frequency - will be customized for each insured.
- **Under “Things to Consider”**
 - The bracketed sentences beginning with “Please note that because the percentage....and ending with Virginia State Corporation Commission” will only appear in the letter if the Bureau offers us a percentage that is less than what we requested in our filing.
- **Under “Your Options”**
 - The bold text beginning with “, including an option...” and ending with...” benefits the same” is bracketed. We will be offering an inflation decrease option to Insureds that have automatic compound inflation AND can mitigate the ENTIRE rate increase.
 - The telephone numbers and call center hours are bracketed, in the event they change in the future. The call center telephone numbers also vary by policy form.
 - The partnership language at the end of the first paragraph is bracketed and will only appear if that policy form includes insureds that have a partnership policy.
 - Second paragraph – [FORM DATE] will be 30 days from the date of the insured’s letter.
 - End of second paragraph – Coverage change form [DATE] exclamation point – Date will be 30 days from the date of the letter.

- **Under “Cancellation Requests”**
 - **[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL) -**
The two paragraphs within this section will appear if the insured has no nonforfeiture feature
(applies to insureds with CBUL). *Insert instructions apply to our third-party administrator*
when a variable option is applicable to an insured. If a variable option is not applicable,
then insert instruction(s) and the variable option(s) will not appear in the policyholder
notification letter.
 - **[Insert for letters to insureds who have an existing NF benefit –** This section will appear if the
policyholder's policy includes an existing nonforfeiture feature. ***Insert instructions apply to our***
third-party administrator when a variable option is applicable to an insured. If a variable
option is not applicable, then insert instruction(s) and the variable option(s) will not appear
in the policyholder notification letter.
- **Under “Next Steps”**
 - The bracketed date field in the first paragraph will be 30 days from the date of the policyholder letter.
 - The bracketed date field in the second paragraph is dependent on when VA approves the rate increase and the implementation is scheduled.
- **Under “We’re Here to Help”**
 - The telephone numbers and call center hours are bracketed, in the event they change in the future. The call center telephone number also varies by policy form.
- The signature, name and title have been bracketed in the event they change in the future.
- Enclosures are bracketed in the event they change in the future.

Frequently Asked Questions (FAQs)

- **Q2**, second paragraph – this paragraph will appear to those insureds that are offered an inflation decrease option. We will be offering an inflation decrease option to Insureds that have automatic compound inflation AND can mitigate the ENTIRE rate increase.
- **Q3** – the bracketed wording is due to the product differences between the policy forms (LTC97 and VIP2).
- **Q7** - we will be offering an inflation decrease option to Insureds that have automatic compound inflation AND can mitigate the ENTIRE rate increase. This paragraph will appear to those insureds that are offered an inflation decrease option and provides an example of when the lower automatic inflation percentage takes effect and when the insured's premium would be impacted. The dates within this paragraph are also bracketed – these dates are bracketed so they can be revised in the future.

If this question does not appear in the insured's FAQs, Q8 thru Q14 would be renumbered.

- **Q14** - the telephone numbers and call center hours are bracketed, in the event they change in the future. The call center telephone number also varies by policy form.



NAIC Company No. is 65978

STATEMENT OF VARIABILITY

Policyholder Notification Letter – phased increases & Frequently Asked Questions

- Address in header is variable and dependent on policy form.
- Mail date is dependent on final disposition from VA, and when the implementation mailing is scheduled.
- Insured name/address, and Policy number - variable and will be customized for each policyholder.
- Exclamation call out near top of the letter (right side) – coverage rate effective date is variable and will be customized for each insured.
- **Under “Why we’re contacting you”**
 - Page 1, first paragraph
 - [Month/Year] is bracketed – the Month/Year when the phase 1 letter was mailed will be added to the letter.
 - [XX.XX%] is bracketed – this will be the total rate increase that was included in the phase 1 letter, notifying insureds of the rate increase.
 - [two][three] – these are bracketed and will be completed once VA approves the rate increase. Only one of these options will appear; dependent on whether VA approves the increase to be implemented in two phases or three phases.
 - [second][and third] – these are bracketed and will be completed once VA approves the rate increase. If VA approves the increase to be phased in over 2 years, then only [second] will appear on the letter. If VA approves the increase to be phased in over 3 years, then [second and third] will appear on the letter. This sentence is letting the insureds know that they will receive another communication from us separately prior to the second and/or third phase of the increase.
- **Under “What You Need to Know”**
 - The sentences beginning with “Over time.....” and ending with...” initially expected” is bracketed, in the event this language changes in the future.
 - Second paragraph - the percentages are bracketed. This lets the insured know that the phase 1 increase has already been implemented and we are now in the process of implementing phase 2. The last bracketed sentence in this paragraph will appear in VA approves the increase to be implemented in 3 phases – this last sentence lets the insured know the timing when the third phase of the increase will be implemented, and that they will be notified separately prior to the implementation of the third phase of the increase.
- Information in blue box is bracketed - Effective Date, Old Amount/Frequency, New Amount/Frequency - will be customized for each insured.
- **Under “Things to Consider**
 - The bracketed sentences beginning with “Please note that because the percentage....and ending with Virginia State Corporation Commission” will only appear in the letter if the Bureau offers us a percentage that is less than what we requested in our filing.
- **Under “Your Options”**
 - The telephone numbers and call center hours are bracketed, in the event they change in the future. The call center telephone numbers also vary by policy form.
 - The partnership language at the end of the first paragraph is bracketed and will only appear if that policy form includes insureds that have a partnership policy.
 - Second paragraph – [FORM DATE] will be 30 days from the date of the insured’s letter.
 - End of second paragraph – Coverage change form [DATE] exclamation point – Date will be 30

days from the date of the letter.

- **Under “Cancellation Requests”**
 - **[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL) -** The two paragraphs within this section will appear if the insured has no nonforfeiture feature (applies to insureds with CBUL). ***Insert instructions apply to our third-party administrator when a variable option is applicable to an insured. If a variable option is not applicable, then insert instruction(s) and the variable option(s) will not appear in the policyholder notification letter.***
 - **[Insert for letters to insureds who have an existing NF benefit –** This section will appear if the policyholder's policy includes an existing nonforfeiture feature. ***Insert instructions apply to our third-party administrator when a variable option is applicable to an insured. If a variable option is not applicable, then insert instruction(s) and the variable option(s) will not appear in the policyholder notification letter.***
- **Under “Next Steps”**
 - The bracketed date field in the first paragraph will be 30 days from the date of the policyholder letter.
 - The bracketed date field in the second paragraph is dependent on when VA approves the rate increase and the implementation is scheduled.
- **Under “We’re Here to Help”**
 - The telephone numbers and call center hours are bracketed, in the event they change in the future. The call center telephone number also varies by policy form.
- The signature, name and title have been bracketed in the event they change in the future.
- Enclosures are bracketed in the event they change in the future.

Frequently Asked Questions (FAQs)

- **Q3** – the bracketed wording is due to the product differences between the policy forms.
- **Q14** - the telephone numbers and call center hours are bracketed, in the event they change in the future. The call center telephone number also varies by policy form.

Metropolitan Life Insurance Company
Filing Status as of 5/20/16
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL, LTC-PREM
All Jurisdictions in which These Forms are Active

State	Date of Initial Submission	Increase Requested	Filing Status	Comments
Alabama	7/21/2016	21.24%	Pending	
Alaska	11/24/2015	21.21%	12/8/15 - Closed	DOI does not review rates.
Arizona	4/26/2016	21.21%	Pending	Pre rate stability filing
Arizona	4/26/2016	91.52%	Pending	Post rate stability filing
Arkansas	11/8/2016	98.42%	Pending	Phase in request over a period of 3 years.
California	Not yet filed			
Colorado	4/12/2016	21.21%	Disapproved	
Connecticut	2/24/2016	126.00%	4/25/16 - Approved 57.39%	To be phased in over a period of 3 years.
Delaware	11/9/2016	54.95%	Pending	Phase in request over a period of 2 years.
District of Columbia	Not yet filed			
Florida	2/2/2016	95.44%	Pending	
Georgia	4/13/2016	78.65%	7/13/16-Approved as Amended 12%	
Hawaii	Not yet filed			
Idaho	11/15/2016	66.70%	Pending	Phase in request over a period of 2 years.
Illinois (pre rate)	Not yet filed			Post rate N/A
Indiana	Not yet filed			
Iowa	Not yet filed			
Kansas	Not yet filed			
Kentucky	Not yet filed			
Louisiana	Not yet filed			
Maine	Not yet filed			
Maryland	12/3/2012	15.00%	Received-Filed	
Massachusetts	Not yet filed			
Michigan	2/18/2016	21.21%	2/24/16 - Approved	
Minnesota	Not yet filed			
Mississippi	11/8/2016	25.00%	Pending	
Missouri	11/19/2015	25.6%	Approved	Separate filings were submitted for pre rate and post rate
Montana	Not yet filed			
Nebraska	11/19/2015	25.6%	12/9/15 - Approved	
Nevada	Not yet filed			
New Hampshire	Not yet filed			
New Jersey - pre rate	1/11/2016	44.82%	5/10/16 - Approved 15.76%	To be phased in over a period of 3 years.
New Jersey - post rate	1/11/2016	44.82%	5/10/16 - Approved 24.23%	To be phased in over a period of 3 years.
New Mexico	Not yet filed			
New York	Not yet filed			
North Carolina	5/24/2016	54.52%	Pending	
North Dakota	Not yet filed			
Ohio	12/21/2015	49.62%	Filed - 3/7/16- 15%	
Oklahoma	10/5/2016	64.36%	Pending	
Oregon	11/24/2015	10%	1/22/16 - Approved	
Pennsylvania	2/3/2016	59.60%	4/5/16 - Approved 20%	
Rhode Island	Not yet filed			
South Carolina	6/29/2016	59.60%	10/12/16 - Approved as Amended - 20%	
South Dakota	Not yet filed			
Tennessee	2/19/2016	59.60%	Approved - 4/5/16	To be phased in over a period of 2 years.
Texas	Not yet filed			
Utah	5/31/2016	59.15%	Pending	
Vermont	Not yet filed			
Virginia	7/7/2016	59.15%	Pending	
Washington	1/8/2016	21.21%	Filed - 9/1/16	
West Virginia	Not yet filed			
Wisconsin	5/16/2016	21.21%	8/16/16 - Filed	
Wyoming	Not yet filed			



Metropolitan Life Insurance Company

A Stock Company Incorporated in New York State

Metropolitan Life Insurance Company (MetLife) will pay the benefits of this policy according to its provisions. The Company Home Office address is One Madison Avenue, New York, NY 10010-3690.

Qualified Long-Term Care Insurance Policy

- * **RENEWABILITY: THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE. PREMIUM RATES ARE SUBJECT TO CHANGE.** This means You have the right, subject to the terms of the policy, to continue this policy as long as You pay Your premiums on time. We cannot change any of the terms of this policy without Your consent, except that We may change the premium rates, subject to applicable state Insurance Department approval. Any such change in premium rates will apply to all policies in the same class as Yours in the state where this policy was issued.
- * The SCHEDULE OF BENEFITS provided by this policy is shown on page 3.
- * This policy is not eligible for dividends.

CAUTION: This policy may not apply when You have a claim! Please read! The issuance of this long-term care insurance policy is based upon Your responses to the questions on Your application. A copy of Your application is attached. If Your answers are incorrect or untrue, the company has the right to deny benefits or rescind Your policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact the company at this address: Metropolitan Life Insurance Company, P.O. Box 937, Westport, CT 06881-0937.

NOTICE TO THE BUYER: This policy may not cover all of the costs associated with long-term care incurred by the Buyer during the period of coverage. The Buyer is advised to review carefully ALL policy limitations.

This policy is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the contract was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should contact Your tax advisor. If in the future, it is determined that this policy does not meet the requirements of the Internal Revenue Code, We will make every reasonable effort to amend the policy if We are required to do so in order to gain favorable federal income tax treatment. We will offer You an opportunity to receive these amendments, with any appropriate adjustments, as determined by MetLife, to premium rates and/or benefits.


Gwenn L. Carr
Vice-President and Secretary


Robert H. Benmosche
Chairman of the Board,
President and Chief Executive Officer

30-Day Right to Examine Policy. Please read this policy carefully. It is a legal contract between You and MetLife. If You are not satisfied for any reason, You may return this policy to Us or to the sales representative from whom You bought it within thirty (30) days from the date You receive it. If You return it within the thirty (30) day period, this policy will be void from the beginning. We will refund any premium paid within thirty (30) days after We receive the returned policy.

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Metropolitan Life Insurance Company
P. O. Box 937
Westport, CT 06881-0937
Toll-Free Number: 1-888-565-3761

SCHEDULE OF BENEFITS

INSURED

[John Doe]

CURRENT COVERAGE: EFFECTIVE DATE [July 1, 2001] (REPLACES ANY PREVIOUS SCHEDULE OF BENEFITS)

Original Coverage Effective Date	[March 1, 2001]
Original Issue Age	[61]
Policy Number	[211100000 LTC]
Plan Number	[XXXXX]
Elimination Period	[45 days]
TOTAL LIFETIME BENEFIT (does not reflect claims paid or payable)	[UNLIMITED]

COVERED SERVICES

PRIMARY SERVICES

Nursing Home
Assisted Living Facility
Respite Care - [21] days/Policy Year
- In a facility **or**
- At Home
Home Care And Community Care

BENEFIT AMOUNTS

MAXIMUM DAILY BENEFIT AMOUNT

[\$100]/day*
[\$100]/ day*
[\$100]/day **or**
[\$75]/day
[\$75]/ day*

ADDITIONAL SERVICES

Needs Assessment
Transition Expense Allowance
Informal Caregiver Training
Supportive Services and Specialized Transportation

MAXIMUM BENEFIT AMOUNT

Free [or \$250]/lifetime
[\$1,500]/lifetime
[\$500]/lifetime
[\$75]/month

* There is no daily limit for these Benefits. Instead, there is a monthly limit.

Health Rating: [Preferred, Standard, Rated]

Discounts: [Spousal Discount, Marital Discount, Residential Discount, Multi-Life Discount, None]
[[Spousal or Residential] Discount applies as long as associated policies do not lapse.]

PREMIUM SCHEDULE

Gross Annual Premium (includes Riders and Health Rating; does not include Discounts, if any): [\$XXXX.XX]

COVERAGE

Base Coverage
[Future Purchase Rider]
[5% Automatic Compound Inflation Protection Rider] [5% Automatic
Simple Inflation Protection Rider]
[Nonforfeiture Coverage Rider]
[Contingent Benefits Upon Lapse Rider]
[Restoration of Benefits Rider]
[Return of Premium Rider]
[Shared Care Rider]
[Home Care Plus Rider]
[Ten Year Premium Payment Rider]
[Paid-up Premiums Rider]
[Total Annual Premium with discounts applied]
[[Monthly, Quarterly, Semi-annual, Annual] Premium Amount*]

ANNUAL PREMIUM *

(includes Health Rating and Discounts)

[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$0]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]
[\$XXX.XX]

[In addition, you have selected the following flexible premium payment option:] [Reduced Pay at 65]

[[Monthly, Quarterly, Semi-annual, Annual] Premium Amount*:]

[Before Policy Anniversary at age 65]

[\$XXX.XX]

[On and after Policy Anniversary at age 65]

[\$XXX.XX]

[In addition, you have selected the following flexible premium payment option:] [Double Pay First Year]

[[Monthly, Quarterly, Semi-annual, Annual] Premium Amount*:]

[Year 1]

[\$XXX.XX]

[Year 2 and after]

[\$XXX.XX]

[* If you pay premiums more frequently than annually, an additional cost has been included.]

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Definitions of Policy Terms

This section defines most of the words and phrases used in Your policy which have specific meaning. All terms with a defined meaning are capitalized and, except for *Our*, *Us*, *We*, *You* and *Your*, are **bolded** for easy identification throughout the policy.

“Activities of Daily Living” means any of the following:

- * **Bathing:** Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
- * **Dressing:** Putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs.
- * **Transferring:** Moving into or out of a bed, chair or wheelchair.
- * **Toileting:** Getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
- * **Continence:** Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
- * **Eating:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.

“Adult Day Care” means a program, for six (6) or more clients, of **Qualified Long-Term Care Services** furnished at an **Adult Day Care Center** for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the **Home**.

“Adult Day Care Center” means:

1. a facility operated and licensed and/or certified as an **Adult Day Care Center** under the laws where it is located; or
2. any other organization that meets ALL of the following:
 - * provides a program of **Adult Day Care**; and
 - * keeps a written record of services furnished to each client; and
 - * has established procedures to obtain emergency medical care; and
 - * is not a place which chiefly provides services for recreation or social activities; and
 - * maintains a client-to-staff ratio of eight (8) (or less) to one, which staff includes: a full-time director; one or more **Nurses** present at least four (4) hours a day during operating hours; and at least two (2) staff members present whenever clients are present.

“Assisted Living Facility” means a facility that meets ALL of the following:

- * maintains all appropriate licensing under the laws where it is located to provide **Maintenance or Personal Care**; and

Definitions of Policy Terms (Continued)

- * provides twenty-four (24) hours a day **Maintenance or Personal Care** services sufficient to assist clients with needs which result from the inability to perform **Activities of Daily Living** or from **Severe Cognitive Impairment**; and
- * has at least three (3) clients; and
- * uses aides trained or certified to provide **Maintenance or Personal Care** in accordance with any laws which apply to the provision of such care; and
- * provides twenty-four (24) hour supervision of clients by a trained and awake staff; and
- * has formal arrangements for emergency medical care; and
- * maintains written records of services furnished to each client; and
- * serves clients three (3) meals a day; and
- * has appropriate methods and procedures to assist in administering prescribed drugs where allowed by law.

An **Assisted Living Facility** is not, other than incidentally, a hotel, motel, a place for rest or a place for the treatment or rehabilitation of drug addiction or alcoholism. Retirement homes, congregate living, senior housing, or other facilities chiefly intended to provide residential services but not **Maintenance or Personal Care** do not typically qualify as an **Assisted Living Facility**. If an institution has more than one license or purpose, only that section of the institution specifically meeting the definition of **Assisted Living Facility** will qualify as an **Assisted Living Facility**.

“Benefits” means the amounts We will pay subject to the provisions of the policy.

“Calendar Month” means the period which begins on the first day of each calendar month.

“Care Advisor” means a health care professional from a **Care Management Organization**.

“Care Advisory Services” means any of the following services provided by a **Care Advisor**:

- * assessing long-term care service needs;
- * developing a long-term care service plan;
- * requisitioning and coordinating long-term care services;
- * implementing the long-term care service plan; and
- * monitoring and reassessing long-term care services as needed from time to time.

Definitions of Policy Terms (Continued)

“Care Management Organization” means:

1. an organization operated and licensed as a **Care Management Organization** under the laws where it is located; or
2. any other organization that meets ALL of the following:
 - * provides **Care Advisory Services**; and
 - * has a full-time administrator; and
 - * maintains written records of services performed for each client; and
 - * has a staff which includes at least one **Nurse** and one **Social Worker**.

“Certified Private Aide” means a health care worker who has received formal training for the delivery of **Maintenance or Personal Care** services in the **Home**, who is primarily employed to provide **Home Health Care Services**, but whose services are not necessarily arranged and supervised by a **Home Health Care Agency**. The person must be licensed or certified as a CNA (Certified Nurse’s Aide) or HHA (**Home Health Aide**) under the laws where the service is provided. The term does not include members of Your **Immediate Family**.

“Chronically III”: Refer to the Eligibility for the Payment of Benefits section.

“Community Care” means care furnished outside of a **Nursing Home, Hospice** facility or **Assisted Living Facility** and includes **Home Health Care Services** and **Adult Day Care**.

“Covered Services” means **Qualified Long-Term Care Services** that are specifically provided subject to the terms of this policy.

“Custodial Care” means services provided on an extended basis to a person who is **Chronically III**, which are aimed at maintaining a person's health and/or functional status. **Custodial Care** does not include any transportation or other service which is chiefly for personal convenience or companionship.

“Elimination Period” is the number of days after the **Original Coverage Effective Date** of this policy during which You must be: (1) **Chronically III**; and (2) receiving **Primary Services**, (other than **Hospice Care** and **Respite Care Services**) before certain **Benefits** become payable. These days need not be consecutive.

“Formal Caregiver” means any of the following: a **Nurse, Care Advisor, Therapist, Social Worker, Home Health Aide, Homemaker** or **Certified Private Aide**. Members of Your **Immediate Family** cannot be **Formal Caregivers**.

“Home” means any private residence that is Your current place of domicile. **Home** does not include a licensed **Nursing Home, Hospice** facility or **Assisted Living Facility**.

Definitions of Policy Terms (Continued)

“Home Health Aide” means a person whose services are arranged and supervised through a **Home Health Care Agency** and whose main function is to assist with **Activities of Daily Living**. If state or local licensing or certification is required, the person must be licensed or certified as a **Home Health Aide** under the laws where the service is performed.

“Home Health Care Agency” means a **Hospital** or other organization that:

- * if licensing or certification is required, is licensed or certified as a **Home Health Care Agency** under the laws where it is located, or under a public health law or similar law, to provide **Home Health Care Services**; or
- * is recognized as a **Home Health Care Agency** by **Medicare**; or
- * meets ALL of the following:
 1. is licensed or certified where it is located to provide **Home Health Care Services**; and
 2. has at least five (5) clients; and
 3. develops and reviews long-term care service plans at appropriate intervals; and
 4. uses **Home Health Aides**, trained or certified in accordance with any laws which apply to such care, to provide **Maintenance or Personal Care**; and
 5. provides on-site supervision of **Home Health Aides** by a **Nurse** or **Social Worker**; and
 6. has a **Nurse** or a **Physician** on call for a medical emergency during the hours that the **Home Health Aide** is in the client's **Home**; and
 7. maintains a written record of services performed for each client.

“Home Health Care Services” means medical and nonmedical services, provided to ill, disabled or infirm persons in their residences. Such services may include **Homemaker Services**, assistance with **Activities of Daily Living** and **Respite Care**.

“Homemaker” means a skilled or unskilled person whose services are arranged and supervised through a **Home Health Care Agency** and who provides **Homemaker Services**.

“Homemaker Services” means **Maintenance or Personal Care** services that are necessary for or consistent with the **Chronically Ill** person's ability to stay in his or her **Home**. Such **Qualified Long-Term Care Services** may include light housekeeping, meal preparation and shopping for necessary items.

“Hospice” means a facility, unit of a facility, public or private agency or unit of a public or private agency that meets federal certification requirements as a **Hospice**, or is comparably licensed under the laws where it is located, to provide care or management of the **Terminally Ill**.

“Hospice Care” means services furnished by a **Hospice** for the care or management of a **Terminal Illness**.

Definitions of Policy Terms (Continued)

“Hospital” means a facility that is licensed as a **Hospital**, and provides:

- * a broad range of medical and surgical services for sick and injured persons twenty-four (24) hours a day by, or under the supervision of, a staff of **Physicians**; and
- * **Nursing Care** twenty-four (24) hours a day.

“Immediate Family” means Your spouse, child (natural, step or adopted), parent, sibling, grandchild, or in-law. It also includes anyone who normally lives in Your **Home**.

“Informal Caregiver” means a person who provides **Maintenance or Personal Care**, not as a **Formal Caregiver**. Members of the **Insured's Immediate Family** qualify as **Informal Caregivers**.

“Insured” means the person so named on page 3.

“Lapse” means termination of this policy because of failure to pay premiums.

“Licensed Health Care Practitioner” means a **Physician**; any registered professional **Nurse**; a licensed **Social Worker**; or other individual who meets such requirements as may be prescribed by the U.S. Secretary of the Treasury.

“Maintenance or Personal Care” means any care with the primary purpose of providing needed assistance when You are **Chronically Ill** (including protection from threats to health and safety due to **Severe Cognitive Impairment**). **Maintenance or Personal Care** services may include **Custodial Care** and hands-on needed assistance with **Activities of Daily Living (“ADL”)**.

“Maximum Benefit Amount” means the most We will pay for **Covered Services**, subject to the terms of the policy, for the time period specified.

“Medicaid” means any state medical assistance program under Title XIX of the Social Security Act, as amended. In Virginia, **“Medicaid”** means the program administered in accordance with Title 32.1 of the Code of Virginia.

“Medicare” means the Health Insurance for the Aged and Disabled provisions of Title XVIII of the Social Security Act, as amended.

“Mental or Nervous Disorders” means neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder.

“Monthly Benefit Amount” means an amount equal to the number of days in a **Calendar Month** multiplied by the **Maximum Daily Benefit Amount** for **Nursing Home, Assisted Living Facility or Home Care and Community Care** shown on page 3, as applicable.

“Needs Assessment” means the services provided by a **Care Advisor** to: (1) assess Your needs for long-term care services; (2) develop or work with others to develop options for Your long-term care; and (3) discuss the long-term care options with You or Your **Representative**.

“Nurse” means a registered professional **Nurse (R.N.)**, licensed practical **Nurse (L.P.N.)** or licensed vocational **Nurse (L.V.N.)** who is licensed under the laws where the services are performed.

Definitions of Policy Terms (Continued)

“Nursing Care” means services: requiring the professional skills of a **Nurse**; performed by a **Nurse**; under the orders of a **Physician**; and to improve or maintain Your health.

“Nursing Home” means a facility licensed as a skilled or intermediate nursing facility under the laws where it is located that meets ALL of the following:

- * has twenty-four (24) hours a day **Nursing Care**; and
- * has twenty-four (24) hours a day **Maintenance or Personal Care** performed by a trained/certified and awake staff supervised by a **Nurse**; and
- * keeps a written record of services performed for each client; and
- * has formal arrangements for emergency medical care; and
- * services are not limited to provision of food, shelter, and other residential services such as laundry.

A **Nursing Home** is not, other than incidentally, a **Hospital** (except a distinct part of a **Hospital** which is a nursing facility), residential facility, hotel, motel, place for rest, home for the aged, sheltered living accommodation, facility for the treatment of mental illness, continuing care retirement community or similar entity, or place for the treatment or rehabilitation of drug addiction or alcoholism.

“Physician” means a **Physician** as defined in section 1861(r)(1) of the Social Security Act, as amended.

“Plan of Care” means a written plan prescribed by a **Licensed Health Care Practitioner** that identifies ways of meeting the **Qualified Long-Term Care Service** needs of a person who is **Chronically Ill**.

“Policy Anniversaries,” “Policy Years” and “Policy Months” mean dates measured from the **Original Coverage Effective Date** of the policy. For example, if the **Original Coverage Effective Date** of the policy is May 5, 2005, the first **Policy Anniversary** is May 5, 2006; the first **Policy Year** ends May 4, 2006; and **Policy Months** start on the fifth day of each month, e.g., June 5, 2005. If the **Original Coverage Effective Date** is the 29th, 30th or 31st day of a **Calendar Month**, and a **Calendar Month** does not have that date, then that **Policy Month** shall begin on the first of the following **Calendar Month**.

“Qualified Long-Term Care Services” means necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and **Maintenance or Personal Care** services which: (a) are required by a **Chronically Ill** individual; and (b) are provided pursuant to a **Plan of Care** prescribed by a **Licensed Health Care Practitioner**.

“Representative” means the person named by You or by a court of law to represent You.

“Severe Cognitive Impairment”: Refer to the Eligibility for the Payment of Benefits section.

“Social Worker” means a licensed **Social Worker**, including any **Social Worker** who has a license, certificate or similar permit to act as a **Social Worker** from a state or a body authorized by a state to issue such permits, or a person with a Masters degree in Social Work from an accredited university.

“Terminal Illness” means an illness or injury which a **Physician** certifies is likely to result in a person's death within six (6) months. **“Terminally Ill”** means an individual diagnosed with a **Terminal Illness**.

Definitions of Policy Terms (Continued)

“Therapist” means a person who has a license or appropriate professional certificate to provide **Therapy Services** under the laws where the services are being provided.

“Therapy Services” means physical, respiratory, speech or occupational **Therapy Services** rendered by a **Therapist**.

“Total Lifetime Benefit” means the most We will pay under this policy during Your lifetime, not including **Benefits for Needs Assessment**. This amount is shown on page 3 and will change if Your benefit amounts are changed.

“We”, “Us” and “Our” mean Metropolitan Life Insurance Company (MetLife).

“You” and “Your” mean the **Insured** named on page 3.

Eligibility for the Payment of Benefits

Eligibility for Benefits

You will be eligible for **Benefits** only if:

1. We are given proof, satisfactory to Us, that You are **Chronically Ill**; and
2. a **Licensed Health Care Practitioner** has certified in writing to Us, in the last twelve (12) months, that You are **Chronically Ill**; and
3. a **Plan of Care** including the **Qualified Long-Term Care Services** You need is in place for You.

In order for certain **Benefits** to be payable, You must also satisfy an **Elimination Period** as described in this policy.

“Chronically Ill” means You are unable to perform, without **Substantial Assistance** from another individual, at least two (2) **Activities of Daily Living (“ADL”)** for an expected period of at least ninety (90) days due to a loss of functional capacity; or You require **Substantial Supervision** to protect You from threats to health and safety due to **Severe Cognitive Impairment**.

“Substantial Assistance” means **Hands-On Assistance** or **Standby Assistance**. **“Hands-On Assistance”** means that You require the physical assistance of another person without which You would be unable to perform the **Activities of Daily Living**. **“Standby Assistance”** means that You require the presence of another person within arm's reach of You that is necessary to prevent, by physical intervention, injury to You while You are performing the **Activities of Daily Living**.

“Severe Cognitive Impairment” means a deterioration or loss in intellectual capacity that: (a) places You in jeopardy of harming Yourself or others and, therefore, You require **Substantial Supervision** by another individual; and (b) is measured by clinical evidence and standardized tests which reliably measure impairment in: (1) short or long-term memory; (2) orientation to people, places or time; and (3) deductive or abstract reasoning.

“Substantial Supervision” means that You require continual supervision (which may include cueing by verbal prompting, gesture or other demonstrations) by another person that is necessary to protect You from threats to Your health and safety (such as may result from wandering).

If You Need Benefits

You or someone acting for You may write to Us or call the toll-free number shown on page 3 to request that We determine whether You are eligible for **Benefits**.

Please refer to the Claims section of this policy for further information.

Continuing Eligibility for Benefits

We will reassess Your continuing eligibility for **Benefits**, based upon the criteria used to determine Your Eligibility for Benefits, at least once every twelve (12) months, but no more frequently than every thirty (30) days.

Elimination Period

Elimination Period

“Elimination Period” is the number of days after the **Original Coverage Effective Date** of this policy during which You must be: (1) **Chronically Ill**; and (2) receiving **Primary Services** (other than **Hospice Care** and **Respite Care**), before certain **Benefits** become payable. These days need not be consecutive. The **Elimination Period** for this policy is shown on page 3. Except as stated below, **Benefits** will not be paid for **Covered Services** You receive during the **Elimination Period**.

No **Elimination Period** is required in order to receive **Benefits** for **Hospice Care, Respite Care, Needs Assessment** or **Informal Caregiver Training**. Receipt of these services will not count toward satisfying the **Elimination Period**.

Once You complete the **Elimination Period**, You will be eligible to receive the **Transition Expense Allowance** for expenses for **Qualified Long-Term Care Services** received during or after the **Elimination Period**.

You only have to satisfy the **Elimination Period** once. Once You have satisfied a day of the **Elimination Period**, that day is satisfied for the life of the policy.

Covered Services

Conditions for Benefit Payments

We will pay for **Covered Services** only if:

1. they are **Qualified Long-Term Care Services**; and
2. they are received after the **Original Coverage Effective Date** of this policy; and
3. they are received after satisfying any required **Elimination Period**; and
4. You are eligible for **Benefits**; and
5. the **Total Lifetime Benefit** has not been paid.

However, **Covered Services** do not include any service or supply which is primarily for personal convenience or companionship.

There are two types of **Covered Services** under this policy: **Primary Services** and **Additional Services**.

Covered Services-Primary Services

Primary Services

During any **Calendar Month**, You may receive one or more **Primary Services**. The most We will pay for any combination of **Primary Services** You receive during any **Calendar Month** is the **Nursing Home Monthly Benefit Amount**. Payment of **Benefits** for **Primary Services** will reduce Your **Total Lifetime Benefit**.

Nursing Home, Hospice Facility and Assisted Living Facility Benefits, including Bed Reservation Benefits

We will pay up to the **Nursing Home Monthly Benefit Amount** for the actual charges You incur in a **Calendar Month** for the following **Covered Services** received in a **Nursing Home, Hospice facility or Assisted Living Facility**:

1. room and board; and
2. **Nursing Care, Maintenance or Personal Care, Therapy Services and Hospice Care**, from a **Formal Caregiver**; and
3. **Bed Reservation Benefits** up to thirty (30) days per **Policy Year**. “**Bed Reservation Benefits**” means the **Benefits** We will pay for actual charges You incur to hold a space in a **Nursing Home, Hospice facility or Assisted Living Facility**, to enable You to return to the facility. The amount We will pay for **Bed Reservation Benefits** will not be more than the **Benefits** We would pay if You had been confined in the **Nursing Home, Hospice facility or Assisted Living Facility** on those days.

Covered Services-Primary Services (Continued)

Home Care and Community Care Benefits

We will pay up to the **Home Care and Community Care Monthly Benefit Amount** for the actual charges You incur in a **Calendar Month** for the following **Covered Services**:

1. **Home Health Care Services** performed by a **Nurse, Therapist** or **Certified Private Aide**; and
2. **Home Health Care Services** performed by a **Home Health Aide** from a **Home Health Care Agency**; and
3. **Homemaker Services** performed by a **Homemaker** from a **Home Health Care Agency**; and
4. ongoing **Care Advisory Services** performed by a **Care Advisor**; and
5. at-home **Hospice Care**; and
6. **Adult Day Care**.

Ongoing Care Advisory Services

Ongoing **Care Advisory Services** are considered a **Home Care and Community Care Benefit** under this policy.

Respite Care Benefits

“Respite Care” means **Covered Services** from a **Formal Caregiver** that temporarily relieves the **Informal Caregiver**. These **Covered Services** may be received in a **Nursing Home, Hospice facility, Assisted Living Facility**, at **Home** or in an **Adult Day Care Center**.

We will pay up to the **Maximum Daily Benefit Amount** for **Respite Care** shown on page 3, for a maximum of twenty-one (21) days per **Policy Year**, for actual charges You incur, based on the type of service received.

If You receive more than one type of **Respite Care** service on the same day, the **Maximum Daily Benefit Amount** payable is the highest **Respite Care Daily Benefit Amount** that relates to the services used.

You do not need to satisfy the **Elimination Period** for **Respite Care Benefits** to be payable. Receipt of **Respite Care** will not count toward satisfying the **Elimination Period**. Payment of these **Benefits** will reduce the **Monthly Benefit Amounts** otherwise available.

Covered Services-Primary Services (Continued)

Alternate Services Benefits “**Alternate Services**” means **Qualified Long-Term Care Services** which are furnished by a facility or person not defined in this policy.

We will consider paying for actual charges You incur for covered **Alternate Services** as stated below. We will pay for **Alternate Services** only if We determine that the **Alternate Services** meet ALL of the following:

1. the service falls within guidelines We establish as approved **Alternate Services**; and
2. it is a type of service described in Your **Plan of Care**; and
3. it effectively meets Your long-term care service needs; and
4. it is, for You, a cost-effective alternative to **Primary Services** which would have been covered under this policy; and
5. it is not provided by a member of Your **Immediate Family**; and
6. the **Alternate Services** and benefit amounts must be mutually agreed to, in writing, by You, Your **Licensed Health Care Practitioner**, and Us, through an **Alternate Services** Agreement.

The **Benefits** We will pay for **Alternate Services** will be the lesser of:

1. the actual charges You incur for the services received; or
2. the **Maximum Benefit Amount** for the **Covered Services** We determine to be most closely related to the **Alternate Services** received.

We will not pay for any **Alternate Services** received prior to the date all parties have signed the **Alternate Services** Agreement.

An Agreement to receive **Alternate Services Benefits** will not waive any of Our rights or any of Your rights under this policy.

Receipt of **Alternate Services** as specified in the **Alternate Services** Agreement will count toward satisfying the **Elimination Period**.

Covered Services-Additional Services

Additional Services

Additional Services may be received on the same day as **Primary Services**, without affecting the benefit amounts for **Primary Services**. The **Maximum Benefit Amounts** We will pay for **Additional Services** are shown on page 3.

Needs Assessment Benefits

After You become eligible for **Benefits**, You can receive, at no extra charge to You, one **Needs Assessment** from a **Care Management Organization**, selected by Us and to whom We make direct payment. Or, You may select a **Care Management Organization** to conduct one **Needs Assessment** and We will pay as a **Covered Service** the actual charges You incur up to the **Maximum Benefit Amount** for **Needs Assessment** shown on page 3.

You do not need to satisfy the **Elimination Period** for this **Benefit** to be payable. Receipt of this service will not count toward satisfying the **Elimination Period**. Payment of this **Benefit** will not reduce Your **Total Lifetime Benefit**.

Informal Caregiver Training Benefits

We will pay up to the **Maximum Benefit Amount** for **Informal Caregiver Training** shown on page 3, for the actual charges You incur to train an **Informal Caregiver** to perform **Maintenance or Personal Care** services for You in Your **Home**. This training can take place while You are at **Home**, or in a **Hospital, Nursing Home, Hospice facility or Assisted Living Facility**, to make it possible for You to return **Home** and be cared for by the person who received the training. We will not pay for training someone who will be paid, under the terms of this policy, to care for You.

You do not need to satisfy the **Elimination Period** for this **Benefit** to be payable. Receipt of this service will not count toward satisfying the **Elimination Period**. Payment of this **Benefit** will reduce Your **Total Lifetime Benefit**.

Transition Expense Allowance

After You have satisfied the **Elimination Period**, We will pay up to the **Maximum Benefit Amount** for **Transition Expense Allowance** shown on page 3. We will pay for actual charges You incur for **Qualified Long-Term Care Services** during or after the **Elimination Period**, if the expense was incurred on a day You were eligible for **Benefits** and not paid under any other provisions of this policy.

Transition Expense Allowance may include items required pursuant to a **Plan of Care**, such as prescription drugs, personal emergency response systems, durable medical equipment or **Home** modifications, required by a **Chronically Ill** person in order to continue to live at **Home**. We will not pay for modifications that would increase the value of Your **Home**. Payment of this **Benefit** will reduce Your **Total Lifetime Benefit**.

Covered Services-Additional Services (Continued)

Supportive Services and Specialized Transportation Benefits

We will pay up to the **Maximum Benefit Amount** shown on page 3 for **Supportive Services and Specialized Transportation**, for actual charges You incur for the following **Qualified Long-Term Care Services** required to promote Your health and safety while **Chronically Ill**:

1. **Supportive Services**, which are services that enable You to remain safely at **Home**. Such **Supportive Services** may include:
 - a) shopping for items You need;
 - b) personal laundry services;
 - c) meal preparation;
 - d) Meals on Wheels; and
 - e) light housekeeping.

Supportive Services can be provided by an **Informal Caregiver**.

2. **Specialized Transportation**, which is hiring a vehicle, with ramps, lifts or other special equipment to assist You to get in and out of it, to enable You to receive **Qualified Long-Term Care Services**.

You must satisfy the **Elimination Period** for this **Benefit** to be payable. Receipt of these services will not count toward satisfying the **Elimination Period**. Payment of this **Benefit** will reduce Your **Total Lifetime Benefit**.

International Coverage

We will pay **Benefits** for **International Coverage** if You qualify under the conditions defined in this section. “**International**” means any location outside of the United States and its territories.

Eligibility for Payment of Benefits for International Coverage

In order to receive payment for **Benefits** for **International Coverage** under this policy, You must:

1. be outside the United States and its territories; and
2. provide proof, satisfactory to Us, that You are **Chronically Ill**; and
3. be eligible for **Benefits** under this policy; and
4. satisfy the **Elimination Period for International Coverage**; and
5. provide a written **Plan of Care** that includes the **Qualified Long-Term Care Services** You need.

Per Diem Benefit for International Coverage

The **Per Diem Benefit** We will pay for **International Coverage** is equal to fifty percent (50%) of the **Home Care and Community Care Maximum Daily Benefit Amount** shown on page 3.

“**Per Diem Benefit**” means a **Benefit** computed on a daily basis regardless of actual charges You incur and paid to You if You are eligible under this policy to receive **Benefits** for **International Coverage**. You do not need to receive **Covered Services** in order to receive the **Per Diem Benefit**.

If You are receiving the **Per Diem Benefit** for **International Coverage**, You cannot receive any other **Benefits** under this policy for the same period of time. Coverage for **Additional Services** is not available outside the United States and its territories.

The **Per Diem Benefit** will be paid to You in United States dollars. You may not assign the **Per Diem Benefit**.

Elimination Period for International Coverage

The **Elimination Period for International Coverage** is two (2) times the **Elimination Period** shown on page 3. Each day on which You are eligible for **Benefits** under this policy while You are outside of the United States and its territories will count toward satisfying the **Elimination Period for International Coverage**. You do not need to receive **Covered Services** in order to satisfy the **Elimination Period for International Coverage**.

Total Lifetime Benefit for International Coverage Benefits

We will pay You **Benefits** for **International Coverage** up to the lesser of: (1) Your **Total Lifetime Benefit** less any **Benefits** paid while You are in the United States and its territories; or (2) the **Per Diem Benefit** for **International Coverage** times 3,650.

The sum of all **Benefits** We will pay while You are in the United States and its territories and outside the United States and its territories will never exceed the **Total Lifetime Benefit** shown on page 3.

Tax Note

Since **Benefits** for **International Coverage** are paid without regard to the actual charges You incur, part of the **Benefits** could be considered taxable income if they exceed the daily benefit amount limit prescribed by U.S. tax law (referred to as a “Per Diem” limit). This “Per Diem” limit is indexed for inflation. You should consult with Your tax advisor.

Paid-Up Survivorship Feature

Paid-Up Survivorship Feature

Your policy will become **Paid-Up** for the **Coverage** in effect as of the date **Your Insured Spouse's Policy** terminates due to **Your Insured Spouse's** death.

In order for Your policy to become **Paid-Up** under this provision, ALL of the following conditions must be met:

- * You and **Your Insured Spouse** have each had a long-term care insurance policy which includes a **Paid-Up Survivorship Feature** for the first ten (10) **Policy Years** from the **Original Coverage Effective Date** of this policy; and
- * no **Benefits** were paid or payable to You or **Your Insured Spouse** for the first ten (10) **Policy Years** from the **Original Coverage Effective Date** of this policy; and
- * **Coverage** for Your policy and for **Your Insured Spouse's Policy** must be identical in all respects, as defined below, for the entire time both policies are in effect; and
- * You must provide Us with written proof, satisfactory to Us, of the death of **Your Insured Spouse**.

You must pay for any premium increase which results from a change in **Benefits** under the terms of Your policy after Your policy is **Paid-Up** under this section.

The following terms have special meaning in this section:

"Coverage" means the long-term care insurance in effect under this policy or under **Your Insured Spouse's Policy**. For purposes of this provision, **Coverage** includes the policy form, **Covered Services, Maximum Daily Benefit Amounts, Total Lifetime Benefit, Elimination Period**, and any Rider(s) purchased.

"Paid-Up" (policy) means a policy under which no further premiums are payable, but under which the **Coverage** remains in effect.

"Your Insured Spouse" means the person named as Your spouse in the application for this policy.

"Your Insured Spouse's Policy" means the long-term care insurance **Coverage** in effect with Us for **Your Insured Spouse** and which names You: (1) as the spouse in the application for his or her policy; and (2) has the same **Original Coverage Effective Date** as this policy.

Changing Benefit Amounts

While You are insured, You may change benefit amounts so long as nonforfeiture coverage is not in effect for You. As stated in the Premiums section of this policy, a change in benefit amounts may change the amount of premium for the policy.

We will send You a written notice of any change in benefit amounts and the date it takes effect.

Benefit Increase With Proof of Good Health

You may, at any time, ask for an increase in Your benefit amounts in writing. We will approve the request only if You provide Us, at Your expense, proof satisfactory to Us of Your good health. Increases in amounts are subject to Our underwriting rules and limits in effect at the time of Your request. If You have received any **Benefits** under this policy, then with regard to the **Total Lifetime Benefit**, and the **Transition Expense Allowance** and **Informal Caregiver Training Maximum Benefit Amounts**, the percentage increase in Your **Nursing Home Maximum Daily Benefit Amount** will be applied to the remaining amounts. There will be no increase in the **Needs Assessment Maximum Benefit Amount**.

The extra premium for this benefit increase will be based on Your age, the premium rates and Your **Health Rating**, at the time the increase takes effect.

The increase will take effect on the first day of the **Policy Month** which starts on or next follows the date We approve Your request. We will send You a written notice of the increase in benefit amounts, the effective date of the increase and the amount of premium due. We reserve the right to require Your written approval before the change You requested takes effect.

Benefit Decreases

You may, at any time, request a decrease in Your benefit amounts in writing. Decreases in amounts are subject to Our rules and limits in effect at the time of the request. If You have received any **Benefits** under this policy, then with regard to the **Total Lifetime Benefit**, and the **Transition Expense Allowance** and **Informal Caregiver Training Maximum Benefit Amounts**, the percentage decrease in Your **Nursing Home Maximum Daily Benefit Amount** will be applied to the remaining amounts. There will be no decrease in the **Needs Assessment Maximum Benefit Amount**.

The decrease will take effect on the first day of the **Policy Month** which starts on or next follows the date We approve Your request. The premium will decrease as of the effective date of any decrease You requested in Your benefit amounts. The amount of the premium reduction will be computed assuming that the benefit amounts purchased last are discontinued first. We will send You a written notice of the decrease in benefit amounts, the effective date of the decrease and the amount of premium due or to be applied to future premiums. We reserve the right to require Your written approval before the change You requested takes effect.

Extension of Benefits

Extension of Benefits

If as of the date Your policy **Lapses** or as of the date We receive a written request to cancel Your policy, You are eligible for **Benefits** and are confined in a **Nursing Home, Hospice** facility or **Assisted Living Facility**, We will extend the payment of **Benefits** for **Covered Services** received so long as, without interruption, You remain eligible for **Benefits** and confined. Subject to the **Elimination Period** and the terms of this policy, **Benefits** will be extended only until the earliest of the date:

1. You are no longer eligible for **Benefits**; or
2. You are no longer confined in a **Nursing Home, Hospice** facility or **Assisted Living Facility**; or
3. the **Total Lifetime Benefit** has been paid.

Limitations and Exclusions

What is Not Covered Under This Policy

No payment will be made for any of the following:

1. Treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a **Physician**.
2. Any care received while in a **Hospital**, except in a unit specifically designated as a **Nursing Home** or **Hospice** facility.
3. Any injury or sickness that results from:
 - a. any war, or act of war (whether declared or undeclared); or
 - b. participation in a felony, riot or insurrection.
4. Any intentionally self-inflicted injury.
5. Services, other than **Supportive Services**, performed by a member of Your **Immediate Family**.
6. Any care or services received outside of the United States and its territories, except as described in the **International Coverage** section.
7. Any service or supply to the extent the expense for it is reimbursable under **Medicare**, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where **Medicare** is secondary payer under applicable law.
8. Treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except **Medicaid**); or services for which no charge is normally made in the absence of insurance.

There are no limitations or exclusions for pre-existing conditions, or Mental or Nervous Disorders, including Alzheimer's Disease.

Coordination of MetLife Coverages

If You have more than one long-term care insurance policy or certificate issued or insured by MetLife, We will reduce the benefit amounts payable to the extent necessary, so that the combination of **Benefits** under all of these policies and certificates will not exceed one hundred percent (100%) of the actual charges for **Covered Services**.

If You are eligible to receive **Benefits** under this policy and any other long-term care insurance policy or certificate issued or insured by MetLife with a coordination of benefits provision, then the policy or certificate with the earliest effective date will be deemed to be the primary coverage, and any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest. Policies and certificates without a coordination of benefits provision will pay first.

This provision will not apply to policies or certificates which pay **Benefits** without regard to actual charges You incur.

Premiums

Premium Payment

The premium is due and payable on the **Original Coverage Effective Date** of the policy and thereafter in accordance with the Premium Schedule that is in effect for the policy as shown on page 3. The premium must be paid in U.S. currency.

You may change the premium payment mode with Our approval.

The amount of the premium for Your initial coverage is based on Your **Original Issue Age, Health Rating** and **Discounts**, as of the **Original Coverage Effective Date** as shown on page 3.

We reserve the right to change premium rates on a class basis. We will provide You with sixty (60) days written notice prior to any change in premium rates. The premium will not increase because You get older or Your health changes. Your premiums will change if We change Your benefit amounts as a result of Your request or as a result of an increase as provided under the terms of this policy.

Grace Period

You have a **Grace Period** of thirty-one (31) days to pay each premium due after the first premium. If the premium is not paid by the end of the **Grace Period**, We will send a written notice of **Lapse** of the policy to You and to any person named to receive such notice at the addresses given to Us. You have thirty-five (35) days after We mail this notice to pay the premium. The policy will stay in force during this time unless We receive a written request from You to cancel the policy. If We do not receive the premium within thirty-five (35) days of mailing the notice, the policy will then **Lapse**.

If a claim is payable for services incurred prior to **Lapse**, any unpaid premiums due will be deducted from the claim payment.

You have the right to name a person to receive notice of **Lapse** at the same time We send such notice to You. The person named will not be responsible for payment of the premium. You are responsible to inform Us of any change relating to the person named. We will inform You of Your right to change the person named at least once every two (2) years.

Waiver of Premiums

We will waive Your premium starting on the first day of the **Policy Month** which starts on or next follows the later of the date on which You: (1) become eligible for **Benefits**; and (2) satisfy the **Elimination Period**. You must resume payment of Your premium starting on the first day of the **Policy Month**, which starts on or next follows the date on which You are no longer eligible for **Benefits**.

Premiums (Continued)

Reinstatement

If Your policy **Lapses**, We will reinstate Your policy back to the date it **Lapsed**, if within twelve (12) months of that date You or someone acting for You:

1. request reinstatement and submit an application ("Reinstatement Health Questionnaire"); an application for reinstatement is always required; and
2. submit evidence of Your insurability, acceptable to Us, at Your expense; and
3. pay all past due premiums to Us, if We approve Your request for reinstatement. We will notify You of the amount of premium owed.

The policy will be reinstated upon approval of Your application ("Reinstatement Health Questionnaire") and payment in full of all past due premiums. If We reinstate Your policy, Your premium will be what it would have been had Your coverage not been interrupted.

If We accept premium at any time and waive the requirements for the submission of an application ("Reinstatement Health Questionnaire"), Your policy will be reinstated. All past due premiums must be paid at that time.

If We accept a premium prior to reinstatement and You complete the application ("Reinstatement Health Questionnaire") as required, We will issue a Conditional Receipt for the premium tendered. We also require evidence of Your insurability acceptable to Us. No sales representative or other person may waive or change any of these requirements.

We will notify You in writing of Our decision on or before the forty-fifth (45) day after: (1) We receive Your request for reinstatement; or (2) the date of the Conditional Receipt (if any), whichever is earlier. If We do not notify You within this forty-five (45) day period, Your policy will be reinstated at the end of this forty-five (45) day period. If Your policy is reinstated, You must also pay all past due premiums to Us.

The reinstated policy will cover those **Benefits** which We would pay pursuant to the terms of the policy if You become eligible for **Benefits** after the date of reinstatement. In all other respects, Your rights and Ours will be the same as they were just prior to the date of **Lapse**.

Reinstatement for Cognitive Impairment or Loss of Functional Capacity

If Your policy **Lapses**, We will reinstate Your policy back to the date it **Lapsed**, without proof of Your good health, if within six (6) months of that date, You or someone acting for You:

1. request reinstatement; and
2. submit proof acceptable to Us, that You had a **Severe Cognitive Impairment** or loss of functional capacity before the policy **Lapsed**; and

Premiums (Continued)

3. pay all past due premiums to Us, if We approve Your request for reinstatement.

The standard of proof We will use will be no more restrictive than that described in the Eligibility for the Payment of Benefits section.

If We reinstate Your policy, Your premium will be what it would have been if Your coverage had not **Lapsed**.

Claims

Notice of Claim

You must provide Us with notice of claim within twenty (20) days after the beginning of any loss covered by the policy, or as soon as reasonably possible. For written correspondence, You can contact Us at the address shown on page 3. You may also call us toll free at the telephone number shown on page 3.

Claim Forms

When We receive Your notice of claim, We will provide You with claim form(s). Your notice of claim must include Your name, the Policy Number, the type of care, and an address to which the claim form(s) should be sent. If We do not provide You with claim forms within fifteen (15) days after We receive Your notice of claim, Our claim form requirements will be satisfied if You provide Us with written proof of the date(s) and exact nature of the charges You have incurred for **Covered Services**.

Proof of Claim

We will pay **Benefits** only if We determine that You are eligible for **Benefits**, have satisfied any required **Elimination Period** and We receive Your completed claim form(s) and written proof satisfactory to Us that You have incurred charges for **Covered Services**.

For periodic payment for a continuing claim, You must submit written proof of claim to Us, at the address stated on the claim form We provide You, no later than ninety (90) days after the end of each period for which We are liable, or no later than ninety (90) days after the end of the calendar year in which You incurred charges, whichever is later. For payment of any other claim, You must submit written proof of claim no later than ninety (90) days after the day You incurred charges. Failure to submit proof of claim within this time limit will result in a claim denial unless it is shown that:

1. it was not reasonably possible to provide proof of claim within the time period; and
2. proof of claim was submitted as soon as reasonably possible and in no event, except in the absence of Your legal capacity, later than one year from the time specified for proof to be submitted.

To help Us determine whether You are eligible for **Benefits** or You have incurred charges for **Covered Services**:

1. We or a person We name may contact You, Your **Representative**, Your **Physician** or other persons familiar with Your condition or with the services You received; and
2. We may require that You provide Us, or a person We name, with access to Your medical records to obtain information about Your condition or the services You received. We may not be able to determine Your eligibility for **Benefits** or approve a claim for **Benefits** if We do not have access to these records; and
3. We have the right to require You to submit to Us Your Explanation(s) of Benefits from **Medicare** or records from any other source from whom You may have received reimbursement for the same **Covered Services**.

Claims (Continued)

Claims for International Coverage

If You are making a claim for **Benefits** under the International Coverage section of this policy, any reference above to either charges You incur for **Covered Services** or to claim forms do not apply.

Physical Examination

We have the right to have You examined while Your claim is pending by a healthcare professional at Our expense and to conduct an on-site assessment. We may not be able to determine Your eligibility for **Benefits** or to approve a claim for **Benefits** if You do not consent to an on-site assessment, if such assessment is needed.

Notice of Approval or Denial

We will send You a written notice of Our decision to approve or deny Your eligibility for **Benefits** or a claim as soon as reasonably possible. In no event will We send this notice later than ten (10) working days after We have received all the information We need to assess Your eligibility for **Benefits** or claim. If You are not eligible for **Benefits** or We do not approve Your claim, Our notice will state the reasons for denial.

Appeals of Denials

If We deny Your eligibility for **Benefits** or Your claim, in whole or in part, We will review Our decision if You or Your **Representative**:

- * request in writing that We review Our decision; and
- * send this request to Us within sixty (60) days after You receive Our denial.

Within sixty (60) days of the date We receive Your request, We will review the denial and make a final decision. Our final decision will be in writing, and if it is a denial, it will include Our specific reasons for the denial and make available all information directly relating to such denial.

Payment of Claims and Time of Payment of Claims

After We receive written proof of claim, We will immediately pay the **Benefits** then due under the terms of this policy. All **Benefits** will be paid to You, unless they are assigned by You. Any unpaid **Benefits** due to You at Your death will be paid to Your estate, unless assigned.

In the Commonwealth of Virginia, the Department of Medical Assistance is the payor of last resort.

General Provisions

The Contract	<p>This policy, with any Riders, endorsements and written application attached, make up the entire contract.</p> <p>The provisions of this policy must be read as a whole. For example, the Limitations and Exclusions apply to all Benefits in the policy.</p>
Entire Consideration	<p>We have issued this policy in consideration of the statements in Your application, and for the premium shown on page 3.</p>
Assignment; No Cash Value; Premium Refunds	<p>The Benefits payable under the policy may only be assigned after a loss.</p> <p>The policy has no cash surrender value or other money that can be paid, assigned, borrowed, or pledged as collateral for a loan.</p> <p>Any refund of unearned premiums due at Your death, on cancellation of this policy by Us, termination of this policy by You, or as a result of Your policy being paid-up, will be paid to You, or to Your estate at Your death, within thirty (30) days of the date on which We receive notice of Your death or Your request to terminate the policy, or on such later date as You may specify in Your request to terminate. The earned premium shall be computed on a pro-rata basis. Any other refund of unearned premiums shall be, at Our option, applied against future premiums or applied to increase future benefits.</p>
Facility of Payment	<p>Any amounts due to You at Your death, as provided in the Payment of Claims and Time of Payment of Claims provision or Premium Refunds provision, that is not more than \$1,000, may be made to anyone related to You by blood or marriage whom We find entitled to payment. Any payment made by Us in good faith will fully discharge Us to the extent of the payment.</p>
Limitation on Representative's or Other Person's Authority	<p>No sales representative, agent, broker or other person except Our President, Secretary or a Vice-President may: (a) make or change any contract of insurance; or (b) change or waive any of the terms of this policy. Any change or waiver must be in writing and signed by Our President, Secretary or a Vice-President.</p>
Statements Made By You Relating to Insurability	<p>Any statement made by You in the application will be deemed a representation and not a warranty. No such statement made by You which relates to insurability can be used by Us to: (a) contest the validity of Your policy; or (b) deny an otherwise valid claim, unless the application was signed by You, and a copy of the application has been attached to the policy.</p>
Incontestability	<p>If Your policy has been in force for less than six (6) months, We may contest the validity of Your policy or deny an otherwise valid claim upon a showing of misrepresentation by You that was material to the acceptance for coverage.</p> <p>If Your policy has been in force for at least six (6) months but less than two (2) years, We may contest the validity of Your policy or deny an otherwise valid claim upon a showing of misrepresentation by You that is both material to the acceptance for coverage and which pertains to the condition for which Benefits are sought.</p>

General Provisions (Continued)

If Your policy has been in force for two (2) years or more, We may contest the validity of Your policy or deny an otherwise valid claim only upon a showing that You knowingly and intentionally misrepresented relevant facts about Your health.

Misstatement of Age

If Your date of birth is not correct as shown on Your application, all amounts payable under this policy shall be such as the premium paid would have purchased at the correct age.

Legal Actions

No legal action may be brought until sixty (60) days after written proof of claim has been given. No such action may be brought after six (6) years from the time written proof of claim is required to be given.

Termination of Policy

Your policy will remain in force and will not terminate because of Your age or a deterioration in Your mental or physical health. Your policy will only terminate upon:

1. Our receipt of a written request to cancel the policy (the policy will terminate at 11:59 P.M. on the last day of the **Policy Month** in which such request was received, subject to any nonforfeiture coverage);
2. payment of Your **Total Lifetime Benefit** under the policy;
3. policy **Lapse** (subject to any nonforfeiture coverage); or
4. Your death.

Conformity With State Statutes

Any provision in this policy which, on the **Original Coverage Effective Date** of the policy, conflicts with the laws of the state in which You reside on that date, is amended to meet the minimum requirements of such laws.

Standard of Time

12:01 A.M. in the time zone in which You reside.

Policy Effective Date

This policy takes effect at 12:01 A.M. on the **Original Coverage Effective Date** shown on page 3.

Notice

When You write to Us, please give Us Your name, address and Policy Number. Please inform Us promptly of any changes. We will write to You at Your last known address.

Checks, drafts or money orders may be drawn on a U.S. bank to the order of Metropolitan Life Insurance Company (or "MetLife"). They are received subject to the condition that they may be handled for collection in accordance with the practice of the collecting bank or banks. If We do not receive the full amount of any check, draft or money order, it will not constitute payment. All payments are to be made in U.S. currency. We may refuse to accept any payments made in a manner that applicable law requires Us to refuse (such as any large cash payment made without information that We are required by law to obtain).

General Provisions (Continued)

You may write to Us at: Metropolitan Life Insurance Company
P.O. Box 937
Westport, CT 06881-0937

Copy of application is attached. Riders and endorsements, if any, follow.

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A							4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A							4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A							4.48%	1.8070
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%							4.48%	1.7295
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%							4.48%	1.6553
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%							4.48%	1.5843
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%							4.48%	1.5164
	2006	25,370,326	1,932,885	7.6%	12,869	36,822,048	2,805,355	7.6%							4.48%	1.4514
	2007	23,963,802	4,492,738	18.7%	12,576	33,289,284	6,241,081	18.7%							4.48%	1.3891
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%							4.48%	1.3296
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%							4.48%	1.2726
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%							4.48%	1.2180
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%							4.48%	1.1658
	2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,680	16.8%							4.48%	1.1158
2013	26,588,862	5,557,709	20.9%	11,074	28,395,498	5,935,339	20.9%							4.48%	1.0679	
2014	24,663,817	9,063,671	36.7%	10,958	25,210,234	9,264,472	36.7%							4.48%	1.0222	
Projected Future Experience	2015	24,099,180	10,434,121	43.3%	10,640	23,576,844	10,207,968	43.3%	1.3901	N/A	0.0290	0.0000	0.971	0.977	4.48%	0.9783
	2016	23,104,739	11,778,209	51.0%	10,347	21,634,722	11,028,832	51.0%	1.3901	N/A	0.0276	0.0000	0.972	0.959	4.48%	0.9364
	2017	22,123,538	13,288,487	60.1%	10,047	19,827,669	11,907,475	60.1%	1.3901	N/A	0.0260	0.0000	0.971	0.958	4.48%	0.8962
	2018	21,117,973	14,986,004	71.0%	9,742	18,114,909	12,863,509	71.0%	1.3901	N/A	0.0304	0.0000	0.970	0.955	4.48%	0.8578
	2019	20,114,686	16,915,036	84.1%	9,429	16,514,447	13,887,488	84.1%	1.3901	N/A	0.0321	0.0000	0.968	0.952	4.48%	0.8210
	2020	19,142,927	19,047,805	99.5%	9,110	15,042,705	14,967,957	99.5%	1.3901	N/A	0.0339	0.0000	0.966	0.952	4.48%	0.7858
	2021	18,180,364	21,388,316	117.6%	8,783	13,673,730	16,086,480	117.6%	1.3901	N/A	0.0358	0.0000	0.964	0.950	4.48%	0.7521
	2022	17,218,914	23,936,178	139.0%	8,450	12,395,300	17,230,825	139.0%	1.3901	N/A	0.0380	0.0000	0.962	0.947	4.48%	0.7199
	2023	16,254,025	26,679,827	164.1%	8,110	11,198,994	18,382,354	164.1%	1.3901	N/A	0.0402	0.0000	0.960	0.944	4.48%	0.6890
	2024	15,288,012	29,588,801	193.5%	7,764	10,081,751	19,512,473	193.5%	1.3901	N/A	0.0426	0.0000	0.957	0.941	4.48%	0.6595
	2025	14,340,865	32,632,285	227.5%	7,413	9,051,637	20,596,777	227.5%	1.3901	N/A	0.0452	0.0000	0.955	0.938	4.48%	0.6312
	2026	13,404,511	35,768,291	266.8%	7,058	8,097,947	21,691,111	266.8%	1.3901	N/A	0.0479	0.0000	0.952	0.935	4.48%	0.6041
	2027	12,477,135	38,938,189	312.1%	6,699	7,214,402	22,514,443	312.1%	1.3901	N/A	0.0508	0.0000	0.949	0.931	4.48%	0.5782
	2028	11,562,425	42,090,059	364.0%	6,338	6,398,840	23,293,343	364.0%	1.3901	N/A	0.0539	0.0000	0.946	0.927	4.48%	0.5534
	2029	10,664,617	45,159,854	423.5%	5,976	5,648,907	23,920,577	423.5%	1.3901	N/A	0.0571	0.0000	0.943	0.922	4.48%	0.5297
	2030	9,778,545	48,095,019	491.8%	5,615	4,957,471	24,382,940	491.8%	1.3901	N/A	0.0605	0.0000	0.940	0.917	4.48%	0.5070
	2031	8,931,707	50,793,910	568.7%	5,255	4,333,984	24,647,021	568.7%	1.3901	N/A	0.0640	0.0000	0.936	0.913	4.48%	0.4852
	2032	8,122,559	53,188,250	654.8%	4,900	3,772,355	24,702,183	654.8%	1.3901	N/A	0.0677	0.0000	0.932	0.909	4.48%	0.4644
	2033	7,348,548	55,242,093	751.7%	4,549	3,266,540	24,555,942	751.7%	1.3901	N/A	0.0715	0.0000	0.928	0.905	4.48%	0.4445
	2034	6,613,433	56,902,238	860.4%	4,206	2,813,716	24,293,323	860.4%	1.3901	N/A	0.0754	0.0000	0.925	0.900	4.48%	0.4255
	2035	5,917,626	58,095,286	981.7%	3,871	2,409,807	23,657,068	981.7%	1.3901	N/A	0.0796	0.0000	0.920	0.895	4.48%	0.4072
	2036	5,266,410	58,764,524	1,115.8%	3,547	2,052,587	22,903,518	1,115.8%	1.3901	N/A	0.0838	0.0000	0.916	0.890	4.48%	0.3898
	2037	4,661,121	58,966,753	1,265.1%	3,235	1,738,778	21,996,877	1,265.1%	1.3901	N/A	0.0881	0.0000	0.912	0.885	4.48%	0.3730
	2038	4,100,522	58,656,819	1,430.5%	2,936	1,464,063	20,943,013	1,430.5%	1.3901	N/A	0.0925	0.0000	0.908	0.880	4.48%	0.3570
	2039	3,585,654	57,782,872	1,611.5%	2,651	1,225,338	19,746,340	1,611.5%	1.3901	N/A	0.0970	0.0000	0.903	0.874	4.48%	0.3417
	2040	3,116,890	56,414,415	1,810.0%	2,382	1,019,473	18,452,041	1,810.0%	1.3901	N/A	0.1015	0.0000	0.898	0.869	4.48%	0.3271
	2041	2,693,369	54,595,434	2,027.0%	2,129	843,174	17,091,394	2,027.0%	1.3901	N/A	0.1060	0.0000	0.894	0.864	4.48%	0.3131
	2042	2,313,588	52,387,594	2,264.3%	1,893	693,225	15,696,992	2,264.3%	1.3901	N/A	0.1107	0.0000	0.889	0.859	4.48%	0.2996
	2043	1,975,230	49,872,600	2,524.9%	1,675	566,464	14,302,661	2,524.9%	1.3901	N/A	0.1153	0.0000	0.885	0.854	4.48%	0.2868
	2044	1,676,085	47,086,627	2,809.3%	1,475	460,063	12,924,663	2,809.3%	1.3901	N/A	0.1198	0.0000	0.880	0.849	4.48%	0.2745
	2045	1,413,483	44,118,834	3,121.3%	1,291	371,346	11,590,776	3,121.3%	1.3901	N/A	0.1243	0.0000	0.876	0.843	4.48%	0.2627
	2046	1,184,375	41,020,986	3,463.5%	1,125	297,814	10,314,815	3,463.5%	1.3901	N/A	0.1289	0.0000	0.871	0.838	4.48%	0.2515
	2047	986,244	37,851,629	3,838.0%	975	237,359	9,109,756	3,838.0%	1.3901	N/A	0.1334	0.0000	0.867	0.833	4.48%	0.2407
	2048	816,338	34,669,968	4,247.0%	840	188,044	7,986,242	4,247.0%	1.3901	N/A	0.1379	0.0000	0.862	0.828	4.48%	0.2304
	2049	671,828	31,535,374	4,694.0%	721	148,120	6,952,705	4,694.0%	1.3901	N/A	0.1422	0.0000	0.858	0.823	4.48%	0.2205
2050	549,757	28,478,642	5,180.2%	615	116,010	6,009,550	5,180.2%	1.3901	N/A	0.1464	0.0000	0.854	0.818	4.48%	0.2110	
2051	447,284	25,538,633	5,709.7%	523	90,339	5,158,089	5,709.7%	1.3901	N/A	0.1506	0.0000	0.849	0.814	4.48%	0.2020	
2052	361,784	22,762,783	6,291.8%	442	69,937	4,400,294	6,291.8%	1.3901	N/A	0.1552	0.0000	0.845	0.809	4.48%	0.1933	
2053	290,918	20,164,399	6,931.3%	371	53,826	3,730,856	6,931.3%	1.3901	N/A	0.1595	0.0000	0.841	0.804	4.48%	0.1850	
2054	232,684	17,728,931	7,619.3%	311	41,206	3,139,587	7,619.3%	1.3901	N/A	0.1623	0.0000	0.838	0.800	4.48%	0.1771	
2055	185,157	15,508,360	8,375.8%	259	31,383	2,628,589	8,375.8%	1.3901	N/A	0.1673	0.0000	0.833	0.796	4.48%	0.1695	
2056	146,513	13,467,945	9,192.3%	215	23,768	2,184,867	9,192.3%	1.3901	N/A	0.1706	0.0000	0.829	0.791	4.48%	0.1622	
2057	115,311	11,640,405	10,094.8%	177	17,904	1,807,418	10,094.8%	1.3901	N/A	0.1758	0.0000	0.824	0.787	4.48%	0.1553	
2058	90,367	9,998,037	11,063.8%	145	13,430	1,485,840	11,063.8%	1.3901	N/A	0.1793	0.0000	0.821	0.784	4.48%	0.1486	
2059	70,555	8,547,262	12,114.4%	119	10,036	1,215,769	12,114.4%	1.3901	N/A	0.1819	0.0000	0.818	0.781	4.48%	0.1422	
2060	54,860	7,276,327	13,263.4%	97	7,469	990,611	13,263.4%	1.3901	N/A	0.1851	0.0000	0.815	0.778	4.48%	0.1361	
2061	42,508	6,167,088	14,508.0%	79	5,539	803,596	14,508.0%	1.3901	N/A	0.1879	0.0000	0.812	0.775	4.48%	0.1303	
2062	32,809	5,208,137	15,874.3%	63	4,092	649,542	15,874.3%	1.3901	N/A	0.1932	0.0000	0.807	0.772	4.48%	0.1247	
2063	25,243	4,380,299	17,352.8%	51	3,013	522,872	17,352.8%	1.3901	N/A	0.1929	0.0000	0.807	0.769	4.48%	0.1194	
2064	19,367	3,666,928	18,933.6%	41	2,213	418,499	18,933.6%	1.3901	N/A	0.1986	0.0000	0.801	0.767	4.48%	0.1143	
2065	14,799	3,061,763	20,689.6%	33	1,618	334,809	20,689.6%	1.3901	N/A	0.2027.						

- The projections are based on the assumptions derived using experience data through 6/30/2014.

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors							
		Without Interest				With Interest				Premium Rate Increase Factor				Benefit Downgrade				Persistence Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence							
Historical Experience	1998	-	-	N/A	-	-	-	N/A										4.48%	2.0609		
	1999	-	-	N/A	-	-	-	N/A										4.48%	1.9725		
	2000	-	-	N/A	-	-	-	N/A										4.48%	1.8879		
	2001	-	-	N/A	-	-	-	N/A										4.48%	1.8070		
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%										4.48%	1.7295		
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%										4.48%	1.6553		
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%										4.48%	1.5843		
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%										4.48%	1.5164		
	2006	25,370,326	1,932,885	7.6%	12,869	36,822,048	2,805,355	7.6%										4.48%	1.4514		
	2007	23,963,802	4,492,738	18.7%	12,576	33,289,284	6,241,081	18.7%										4.48%	1.3891		
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%										4.48%	1.3296		
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%										4.48%	1.2726		
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%										4.48%	1.2180		
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%										4.48%	1.1658		
2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,860	16.8%										4.48%	1.1158			
2013	26,588,862	5,557,709	20.9%	11,074	28,395,498	5,935,339	20.9%										4.48%	1.0679			
2014	24,663,817	9,063,671	36.7%	10,958	25,210,234	9,264,472	36.7%										4.48%	1.0222			
Projected Future Experience	2015	24,099,180	10,434,121	43.3%	10,640	23,576,844	10,207,968	43.3%	1.3901	1.0000	0.0290	1.0000	0.971	0.977	4.48%	0.9783					
	2016	23,104,739	11,778,209	51.0%	10,347	21,634,722	11,028,832	51.0%	1.3901	1.0000	0.0276	1.0000	0.972	0.959	4.48%	0.9364					
	2017	24,061,690	13,155,704	54.7%	10,039	21,564,690	11,790,472	54.7%	1.5271	0.9908	0.0298	0.9992	0.970	0.958	4.48%	0.8962					
	2018	30,750,304	14,177,787	46.1%	9,697	26,377,482	12,161,646	46.1%	2.1410	0.9496	0.0340	0.9954	0.966	0.955	4.48%	0.8578					
	2019	30,100,575	15,904,786	52.8%	9,382	24,713,005	13,058,058	52.8%	2.2123	0.9450	0.0325	0.9950	0.968	0.952	4.48%	0.8210					
	2020	28,646,389	17,910,175	62.5%	9,064	22,510,621	14,073,996	62.5%	2.2123	0.9450	0.0339	0.9950	0.966	0.952	4.48%	0.7858					
	2021	27,205,963	20,110,899	73.9%	8,740	20,462,021	15,125,715	73.9%	2.2123	0.9450	0.0358	0.9950	0.964	0.950	4.48%	0.7521					
	2022	25,767,204	22,506,590	87.3%	8,408	18,548,917	16,201,714	87.3%	2.2123	0.9450	0.0380	0.9950	0.962	0.947	4.48%	0.7199					
	2023	24,323,297	25,086,375	103.1%	8,069	16,758,709	17,284,468	103.1%	2.2123	0.9450	0.0402	0.9950	0.960	0.944	4.48%	0.6890					
	2024	22,877,709	27,821,610	121.6%	7,725	15,086,812	18,347,091	121.6%	2.2123	0.9450	0.0426	0.9950	0.957	0.941	4.48%	0.6595					
	2025	21,460,354	30,683,322	143.0%	7,376	13,545,301	19,366,635	143.0%	2.2123	0.9450	0.0452	0.9950	0.955	0.938	4.48%	0.6312					
	2026	20,059,149	33,632,030	167.7%	7,022	12,118,005	20,317,587	167.7%	2.2123	0.9450	0.0479	0.9950	0.952	0.935	4.48%	0.6041					
	2027	18,671,380	36,612,606	196.1%	6,665	10,795,975	21,169,768	196.1%	2.2123	0.9450	0.0508	0.9950	0.949	0.931	4.48%	0.5782					
	2028	17,302,564	39,576,230	228.7%	6,306	9,575,529	21,902,148	228.7%	2.2123	0.9450	0.0539	0.9950	0.946	0.927	4.48%	0.5534					
	2029	15,959,041	42,462,682	266.1%	5,946	8,453,293	22,491,921	266.1%	2.2123	0.9450	0.0571	0.9950	0.943	0.922	4.48%	0.5297					
	2030	14,633,081	45,222,544	309.0%	5,587	7,418,596	22,926,669	309.0%	2.2123	0.9450	0.0605	0.9950	0.940	0.917	4.48%	0.5070					
	2031	13,365,832	47,760,243	357.3%	5,229	6,485,580	23,174,978	357.3%	2.2123	0.9450	0.0640	0.9950	0.936	0.913	4.48%	0.4852					
	2032	12,154,985	50,011,582	411.4%	4,875	5,645,131	23,226,845	411.4%	2.2123	0.9450	0.0677	0.9950	0.932	0.909	4.48%	0.4644					
	2033	10,996,718	51,942,759	472.3%	4,527	4,888,207	23,089,338	472.3%	2.2123	0.9450	0.0715	0.9950	0.928	0.905	4.48%	0.4445					
	2034	9,896,656	53,503,752	540.8%	4,185	4,210,579	22,763,421	540.8%	2.2123	0.9450	0.0754	0.9950	0.925	0.900	4.48%	0.4255					
	2035	8,855,717	54,625,526	616.8%	3,852	3,606,151	22,244,148	616.8%	2.2123	0.9450	0.0796	0.9950	0.920	0.895	4.48%	0.4072					
	2036	7,880,907	55,254,812	701.1%	3,529	3,071,590	21,535,605	701.1%	2.2123	0.9450	0.0838	0.9950	0.916	0.890	4.48%	0.3898					
	2037	6,975,124	55,444,963	794.9%	3,219	2,601,991	20,683,113	794.9%	2.2123	0.9450	0.0881	0.9950	0.912	0.885	4.48%	0.3730					
	2038	6,136,216	55,153,541	898.8%	2,921	2,190,894	19,692,191	898.8%	2.2123	0.9450	0.0925	0.9950	0.908	0.880	4.48%	0.3570					
	2039	5,365,744	54,331,790	1012.6%	2,637	1,833,654	18,566,990	1012.6%	2.2123	0.9450	0.0970	0.9950	0.903	0.874	4.48%	0.3417					
	2040	4,664,262	53,045,064	1137.3%	2,370	1,525,588	17,349,993	1137.3%	2.2123	0.9450	0.1015	0.9950	0.898	0.869	4.48%	0.3271					
	2041	4,030,485	51,334,722	1273.7%	2,118	1,261,765	16,070,610	1273.7%	2.2123	0.9450	0.1060	0.9950	0.894	0.864	4.48%	0.3131					
	2042	3,462,163	49,258,745	1422.8%	1,884	1,037,374	14,759,490	1422.8%	2.2123	0.9450	0.1107	0.9950	0.889	0.859	4.48%	0.2996					
	2043	2,955,828	46,893,695	1586.5%	1,667	847,684	13,448,434	1586.5%	2.2123	0.9450	0.1153	0.9950	0.885	0.854	4.48%	0.2868					
	2044	2,508,173	44,274,378	1765.2%	1,467	688,461	12,152,738	1765.2%	2.2123	0.9450	0.1198	0.9950	0.880	0.849	4.48%	0.2745					
	2045	2,115,204	41,483,836	1961.2%	1,285	555,700	10,898,517	1961.2%	2.2123	0.9450	0.1243	0.9950	0.876	0.843	4.48%	0.2627					
	2046	1,772,355	38,571,008	2176.3%	1,119	445,662	9,698,762	2176.3%	2.2123	0.9450	0.1289	0.9950	0.871	0.838	4.48%	0.2515					
	2047	1,475,862	35,590,940	2411.5%	970	355,196	8,565,676	2411.5%	2.2123	0.9450	0.1334	0.9950	0.867	0.833	4.48%	0.2407					
	2048	1,221,607	32,599,304	2668.6%	836	281,398	7,509,263	2668.6%	2.2123	0.9450	0.1379	0.9950	0.862	0.828	4.48%	0.2304					
2049	1,005,355	29,651,924	2949.4%	717	221,654	6,537,455	2949.4%	2.2123	0.9450	0.1422	0.9950	0.858	0.823	4.48%	0.2205						
2050	822,683	26,777,755	3254.9%	612	173,602	5,650,630	3254.9%	2.2123	0.9450	0.1464	0.9950	0.854	0.818	4.48%	0.2110						
2051	669,338	24,013,338	3587.6%	520	135,187	4,850,004	3587.6%	2.2123	0.9450	0.1506	0.9950	0.849	0.814	4.48%	0.2020						
2052	541,391	21,403,275	3953.4%	439	104,657	4,137,487	3953.4%	2.2123	0.9450	0.1552	0.9950	0.845	0.809	4.48%	0.1933						
2053	435,344	18,960,080	4355.2%	369	80,548	3,508,030	4355.2%	2.2123	0.9450	0.1595	0.9950	0.841	0.804	4.48%	0.1850						
2054	348,199	16,670,071	4787.5%	309	61,662	2,952,076	4787.5%	2.2123	0.9450	0.1623	0.9950	0.838	0.800	4.48%	0.1771						
2055	277,078	14,582,123	5262.8%	258	46,963	2,471,597	5262.8%	2.2123	0.9450	0.1673	0.9950	0.833	0.796	4.48%	0.1695						
2056	219,249	12,663,572	5775.9%	214	35,568	2,054,376	5775.9%	2.2123	0.9450	0.1706	0.9950	0.829	0.791	4.48%	0.1622						
2057	172,556	10,945,181	6343.0%	176	26,793	1,699,470	6343.0%	2.2123	0.9450	0.1758	0.9950	0.824	0.787	4.48%	0.1553						
2058	135,230	9,400,904	6951.8%	144	20,097	1,397,098	6951.8%	2.2123	0.9450	0.1793	0.9950	0.821	0.784	4.48%	0.1486						
2059	105,581	8,036,776	7611.9%	118	15,016	1,143,158	7611.9%	2.2123	0.9450	0.1819	0.9950	0.818	0.781	4.48%	0.1422						
2060	82,625	6,841,748	8333.9%	96	11,177	931,447	8333.9%	2.2123	0.9450	0.1851	0.9950	0.815	0.778	4.48%	0.1361						
2061	63,611	5,798,759	9115.9%	78	8,289	755,602	9115.9%	2.2123	0.9450	0.1879	0.9950	0.812	0.775	4.48%	0.1303						
2062	49,096	4,897,081	9974.4%	63	6,123	610,748	9974.4%	2.2123	0.9450	0.1932	0.9950	0.807	0.772	4.48%	0.1247						
2063	37,774	4,118,685	10903.4%	51	4,509	491,643	109														

- The projections are based on the assumptions derived using experience data through 6/30/2014.

Exhibit II*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued Before October 1, 2003

1) Greater of 60% or the lifetime loss ratio used in the original pricing	63%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2014	526,661,349
3) Loss Ratio under Original Premium Schedule: (1) x (2)	331,796,650
4) Present Value of Premium Increase as of December 31, 2014	176,969,730
5) 80% of Premium Increase: 0.80 x (4)	141,575,784
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	473,372,434
7) Present Value of Projected Lifetime Incurred Claims	672,128,802
8) Test: 7 is not less than 6	TRUE

* Reflecting new standard for Pre-Rate Stability Policies under Section 14VAC5-200-150 that became effective on September 1, 2015.

Attachment 1
Metropolitan Life Insurance Company
 Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
 Actual to Expected Ratios
 Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
 Policies Issued Before October 1, 2003

		Actual / Projected Experience			Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2014			
Calendar Year		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.48% (on C)	Expected at 4.5% (on D)	Actual to Expected Ratio
Historical Experience	2002	1,496,379	0	0.0%	1,496,379	15,113	1.0%	0.00	0.0%	1.0%	0.00
	2003	16,596,317	121,915	0.7%	15,946,663	183,015	1.1%	0.64	0.7%	1.1%	0.59
	2004	30,493,806	880,262	2.9%	29,510,956	444,205	1.5%	1.92	2.0%	1.4%	1.49
	2005	27,951,257	2,448,910	8.8%	28,223,174	593,314	2.1%	4.17	4.4%	1.6%	2.70
	2006	25,370,326	1,932,885	7.6%	27,223,828	792,166	2.9%	2.62	5.1%	2.0%	2.64
	2007	23,963,802	4,492,738	18.7%	26,352,832	990,385	3.8%	4.99	7.5%	2.3%	3.28
	2008	23,121,871	3,918,876	16.9%	25,450,435	1,244,515	4.9%	3.47	8.8%	2.7%	3.30
	2009	22,026,219	4,000,963	18.2%	24,532,215	1,466,152	6.0%	3.04	9.9%	3.1%	3.22
	2010	21,149,597	5,767,057	27.3%	23,616,423	1,685,320	7.1%	3.82	11.5%	3.5%	3.31
	2011	24,228,270	5,278,545	21.8%	22,709,724	2,043,196	9.0%	2.42	12.5%	3.9%	3.16
	2012	27,551,273	4,624,243	16.8%	20,700,799	2,288,550	11.1%	1.51	12.9%	4.4%	2.90
	2013	26,588,862	5,557,709	20.9%	15,341,787	2,569,788	16.8%	1.25	13.5%	5.0%	2.70
	2014	24,663,817	9,063,671	36.7%	14,499,668	2,902,630	20.0%	1.84	15.0%	5.6%	2.68
Projected Experience	2015	24,099,180	10,434,121	43.3%	13,672,349	3,349,146	24.5%	1.77	16.6%	6.3%	2.66
	2016	23,104,739	11,778,209	51.0%	12,862,909	4,062,121	31.6%	1.61	18.3%	7.0%	2.61
	2017	22,123,538	13,286,487	60.1%	12,074,509	4,623,637	38.3%	1.57	20.2%	7.9%	2.56
	2018	21,117,973	14,986,004	71.0%	11,301,972	5,383,860	47.6%	1.49	22.1%	8.8%	2.50
	2019	20,114,686	16,915,036	84.1%	10,552,133	6,056,807	57.4%	1.47	24.2%	9.8%	2.48
	2020	19,142,927	19,047,805	99.5%	9,839,841	6,879,190	69.9%	1.42	26.5%	10.9%	2.44
	2021	18,180,364	21,388,316	117.6%	9,152,272	8,037,007	87.8%	1.34	28.9%	12.1%	2.39
	2022	17,218,914	23,936,178	139.0%	8,490,643	9,036,479	106.4%	1.31	31.5%	13.4%	2.36
	2023	16,254,025	26,679,827	164.1%	7,856,845	10,484,316	133.4%	1.23	34.2%	14.8%	2.31
	2024	15,288,012	29,588,801	193.5%	7,251,478	11,550,043	159.3%	1.22	37.1%	16.3%	2.28
	2025	14,340,865	32,632,285	227.5%	6,667,197	12,910,014	193.6%	1.18	40.2%	17.9%	2.24
	2026	13,404,511	35,768,291	266.8%	6,107,449	15,030,702	246.1%	1.08	43.5%	19.7%	2.20
	2027	12,477,135	38,938,189	312.1%	5,576,001	16,349,700	293.2%	1.06	46.8%	21.6%	2.16
	2028	11,562,425	42,090,059	364.0%	5,070,729	17,786,457	350.8%	1.04	50.3%	23.6%	2.13
	2029	10,664,617	45,159,854	423.5%	4,592,488	19,864,278	432.9%	1.03	53.9%	25.6%	2.11
	2030	9,778,545	48,095,019	491.8%	4,143,723	20,145,164	486.2%	1.01	57.6%	27.6%	2.08
	2031	8,931,707	50,793,910	568.7%	3,723,967	21,352,734	573.4%	0.99	61.3%	29.7%	2.06
	2032	8,122,559	53,188,250	654.8%	3,331,700	23,139,984	694.5%	0.94	65.0%	31.9%	2.04
	2033	7,348,548	55,242,093	751.7%	2,967,118	27,456,543	925.4%	0.81	68.8%	34.3%	2.00
	2034	6,613,433	56,902,238	860.4%	2,630,474	28,379,704	1078.9%	0.80	72.4%	36.7%	1.97
	2035	5,917,826	58,095,266	981.7%	2,321,327	29,040,443	1251.0%	0.78	76.0%	39.1%	1.94
	2036	5,266,410	58,764,524	1115.8%	2,037,896	29,453,232	1445.3%	0.77	79.5%	41.4%	1.92
	2037	4,691,121	58,966,753	1265.1%	1,779,080	29,197,920	1641.2%	0.77	82.9%	43.6%	1.90
	2038	4,100,522	58,856,819	1430.5%	1,545,321	28,794,523	1863.3%	0.77	86.1%	45.7%	1.88
	2039	3,585,654	57,782,872	1611.5%	1,334,421	27,834,854	2085.9%	0.77	89.2%	47.6%	1.87
	2040	3,116,890	56,414,415	1810.0%	1,145,329	26,423,011	2307.0%	0.78	92.0%	49.4%	1.86
	2041	2,693,369	54,595,434	2027.0%	977,418	24,936,437	2551.3%	0.79	94.7%	50.9%	1.86
	2042	2,313,582	52,387,594	2264.3%	829,624	24,546,101	2958.7%	0.77	97.1%	52.4%	1.85
	2043	1,975,230	49,872,600	2524.9%	699,768	26,330,674	3762.8%	0.67	99.3%	54.0%	1.84
	2044	1,676,085	47,086,627	2809.3%	586,213	25,022,636	4268.5%	0.66	101.3%	55.3%	1.83
	2045	1,413,483	44,118,834	3121.3%	488,540	23,572,894	4825.2%	0.65	103.2%	56.6%	1.82
	2046	1,184,375	41,020,986	3463.5%	405,229	22,012,675	5432.2%	0.64	104.8%	57.7%	1.82
	2047	986,244	37,851,629	3838.0%	334,695	20,302,310	6065.9%	0.63	106.2%	58.7%	1.81
2048	816,338	34,669,968	4247.0%	275,389	18,430,561	6692.6%	0.63	107.5%	59.6%	1.80	
2049	671,828	31,535,374	4694.0%	225,889	16,705,376	7395.4%	0.63	108.6%	60.3%	1.80	
2050	549,757	28,478,642	5180.2%	184,833	14,926,983	8075.9%	0.64	109.5%	61.0%	1.80	
2051	447,284	25,538,633	5709.7%	150,968	13,338,209	8835.1%	0.65	110.3%	61.5%	1.79	
2052	361,784	22,762,783	6291.8%	123,176	12,122,429	9841.5%	0.64	111.0%	62.0%	1.79	
2053	290,918	20,164,399	6931.3%	91,422	9,962,295	10897.0%	0.64	111.6%	62.4%	1.79	
2054	232,684	17,728,931	7619.3%	35,132	4,271,174	12157.3%	0.63	112.1%	62.5%	1.79	
2055	185,157	15,508,360	8375.8%	13,501	1,831,197	13563.5%	0.62	112.5%	62.6%	1.80	
2056	146,513	13,467,945	9192.3%	5,188	785,096	15132.2%	0.61	112.9%	62.6%	1.80	
2057	115,311	11,640,405	10094.8%	1,994	336,190	16882.4%	0.60	113.2%	62.6%	1.81	
2058	90,367	9,998,037	11063.8%	766	144,311	18835.0%	0.59	113.4%	62.6%	1.81	
2059	70,555	8,547,262	12114.4%	294	61,871	21013.5%	0.58	113.6%	62.6%	1.81	
2060	54,860	7,276,327	13263.4%	113	26,526	23443.9%	0.57	113.8%	62.6%	1.82	
2061	42,508	6,167,088	14508.0%	43	11,373	26155.4%	0.55	113.9%	62.6%	1.82	
2062	32,809	5,208,137	15874.3%	17	4,876	29180.6%	0.54	114.0%	62.6%	1.82	
2063	25,243	4,380,299	17352.8%	6	2,090	32555.6%	0.53	114.1%	62.6%	1.82	
2064	19,367	3,666,928	18933.6%	2	896	36321.0%	0.52	114.1%	62.6%	1.82	
2065	14,799	3,061,763	20689.6%	1	384	40521.9%	0.51	114.2%	62.6%	1.82	
2066	11,271	2,544,966	22580.1%	0	165	45208.6%	0.50	114.2%	62.6%	1.82	
2067	8,552	2,109,767	24669.3%	0	71	50437.5%	0.49	114.3%	62.6%	1.82	
2068	6,459	1,741,353	26962.2%	0	30	56271.1%	0.48	114.3%	62.6%	1.82	
2069	4,848	1,428,118	29459.6%	0	13	62779.4%	0.47	114.3%	62.6%	1.83	
2070	3,621	1,165,552	32186.1%	0	6	70040.5%	0.46	114.3%	62.6%	1.83	
2071	2,686	943,347	35116.3%	0	2	78880.8%	0.45	114.4%	62.6%	1.83	
Past		295,201,795	48,087,773	16.3%	275,605,082	17,228,347	6.3%	2.61	15.0%	5.6%	2.68
Future		342,985,017	1,602,211,707	467.1%	163,459,396	701,408,126	429.1%	1.09	280.6%	246.2%	1.14
Lifetime		638,186,812	1,650,299,480	258.6%	439,064,478	718,636,473	163.7%	1.58	114.4%	63.0%	1.82

Note:
 - Figures in column A are normalized to reflect the prior rate action authorized by VA (42% on June 20, 2010) rather than the prior rate action approved by other states.

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2014			Reproduced based on Original Pricing Assumptions			
	Projections based on Current Assumptions			since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	11,917,430	66,906	0.6%	11,917,430	120,359	1.0%	0.56
2	30,778,606	526,288	1.7%	30,778,606	464,999	1.5%	1.13
3	28,364,244	2,115,414	7.5%	29,284,550	614,477	2.1%	3.55
4	25,843,044	2,133,141	8.3%	28,126,745	836,613	3.0%	2.78
5	24,234,937	4,093,008	16.9%	27,148,979	1,035,913	3.8%	4.43
6	23,266,730	3,458,062	14.9%	26,142,485	1,317,672	5.0%	2.95
7	22,231,064	4,122,512	18.5%	25,122,085	1,567,357	6.2%	2.97
8	21,335,282	6,316,681	29.6%	24,109,055	1,757,812	7.3%	4.06
9	23,611,717	4,942,878	20.9%	23,111,307	2,168,713	9.4%	2.23
10	26,116,113	5,299,358	20.3%	22,130,508	2,437,604	11.0%	1.84
11	25,233,192	4,285,886	17.0%	15,556,964	2,708,774	17.4%	0.98
12	23,575,557	8,775,574	37.2%	14,660,872	3,048,718	20.8%	1.79
13	22,689,537	9,905,839	43.7%	13,784,270	3,435,156	24.9%	1.75
14	23,328,653	11,475,485	49.2%	12,930,204	4,240,307	32.8%	1.50
15	22,345,348	12,956,564	58.0%	12,103,902	4,767,131	39.4%	1.47
16	21,342,969	14,629,195	68.5%	11,298,025	5,585,157	49.4%	1.39
17	20,323,886	16,512,363	81.2%	10,515,267	6,266,516	59.6%	1.36
18	19,354,941	18,609,259	96.1%	9,777,556	7,009,505	71.7%	1.34
19	18,389,653	20,918,835	113.8%	9,068,560	8,279,343	91.3%	1.25
20	17,429,327	23,432,634	134.4%	8,389,114	9,160,912	109.2%	1.23
21	16,463,424	26,150,539	158.8%	7,740,465	10,745,041	138.8%	1.14
22	15,496,163	29,046,901	187.4%	7,125,430	11,804,874	165.7%	1.13
23	14,544,241	32,077,970	220.6%	6,534,150	12,933,361	197.9%	1.11
24	13,603,595	35,211,062	258.8%	5,969,257	15,298,608	256.3%	1.01
25	12,671,784	38,393,195	303.0%	5,435,658	16,563,276	304.7%	0.99
26	11,752,387	41,565,742	353.7%	4,930,457	18,049,310	366.1%	0.97
27	10,850,821	44,663,042	411.6%	4,453,678	19,200,689	431.1%	0.95
28	9,961,343	47,628,429	478.1%	4,007,969	20,322,174	507.0%	0.94
29	9,102,728	50,392,258	553.6%	3,592,942	21,542,135	599.6%	0.92
30	8,285,012	52,856,479	638.0%	3,206,481	22,457,817	700.4%	0.91
31	7,502,455	54,972,300	732.7%	2,848,463	27,569,811	967.9%	0.76
32	6,758,280	56,715,564	839.2%	2,518,940	28,467,915	1130.2%	0.74
33	6,053,475	58,006,711	958.2%	2,217,543	29,058,514	1310.4%	0.73
34	5,392,366	58,767,732	1089.8%	1,942,321	29,536,109	1520.7%	0.72
35	4,777,291	59,052,388	1236.1%	1,691,484	29,192,294	1725.8%	0.72
36	4,207,048	58,828,571	1398.3%	1,465,868	28,804,729	1965.0%	0.71
37	3,682,490	58,057,757	1576.6%	1,262,975	27,857,165	2205.7%	0.71
38	3,204,288	56,768,828	1771.7%	1,081,515	26,410,422	2442.0%	0.73
39	2,771,510	55,017,346	1985.1%	920,743	24,766,750	2689.9%	0.74
40	2,383,032	52,859,428	2218.2%	779,752	23,602,952	3027.0%	0.73
41	2,036,592	50,387,246	2474.1%	656,333	26,000,234	3961.4%	0.62
42	1,729,868	47,630,443	2753.4%	548,500	24,667,443	4497.3%	0.61
43	1,460,289	44,678,411	3059.6%	455,968	23,197,260	5087.5%	0.60
44	1,224,937	41,584,138	3394.8%	377,235	21,633,141	5734.7%	0.59
45	1,021,110	38,417,760	3762.4%	310,748	19,957,923	6422.5%	0.59
46	846,063	35,234,514	4164.5%	254,976	18,052,197	7080.0%	0.59
47	696,937	32,082,900	4603.4%	208,541	16,356,500	7843.3%	0.59
48	570,850	29,003,561	5080.8%	170,129	14,578,468	8569.1%	0.59
49	464,902	26,038,889	5600.9%	138,517	12,935,395	9338.5%	0.60
50	376,420	23,225,784	6170.2%	112,679	11,717,334	10398.8%	0.59
51	302,998	20,594,951	6797.1%	91,487	10,613,973	11601.6%	0.59
52	242,565	18,126,739	7473.0%	35,041	4,535,476	12943.4%	0.58
53	193,185	15,866,761	8213.3%	13,421	1,938,063	14440.5%	0.57
54	153,031	13,796,211	9015.3%	5,140	828,157	16110.6%	0.56
55	120,543	11,929,338	9896.3%	1,969	353,882	17974.0%	0.55
56	94,519	10,258,793	10853.7%	754	151,218	20052.9%	0.54
57	73,832	8,771,933	11880.9%	289	64,617	22372.2%	0.53
58	57,452	7,470,108	13002.4%	111	27,612	24959.8%	0.52
59	44,548	6,336,471	14224.1%	42	11,799	27846.6%	0.51
60	34,415	5,351,294	15549.4%	16	5,042	31067.3%	0.50
Lifetime	632,921,016	1,628,394,366	257.3%	439,064,468	718,632,714	163.7%	1.57
Lifetime*	352,073,907	405,019,917	115.0%	279,740,652	176,236,228	63.0%	1.83

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by VA (42% on June 20, 2010) rather than the prior rate action approved by other states.

- Columns A and B are discounted to inception at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4.5%.

Attachment 2
Metropolitan Life Insurance Company
Nationwide Original Pricing Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A								4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8070
	2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%								4.48%	1.7295
	2003	16,596,317	121,915	0.7%	14,530	27,472,179	201,808	0.7%								4.48%	1.6553
	2004	30,493,806	880,262	2.9%	13,773	48,312,538	1,394,633	2.9%								4.48%	1.5843
	2005	27,951,257	2,448,910	8.8%	13,247	42,385,411	3,713,538	8.8%								4.48%	1.5154
	2006	25,370,326	1,932,885	7.6%	12,869	36,822,048	2,805,355	7.6%								4.48%	1.4514
	2007	23,963,802	4,492,738	18.7%	12,578	33,269,284	6,241,081	18.7%								4.48%	1.3891
	2008	23,121,871	3,918,876	16.9%	12,192	30,742,455	5,210,472	16.9%								4.48%	1.3296
	2009	22,026,219	4,000,963	18.2%	11,893	28,029,951	5,091,514	18.2%								4.48%	1.2726
	2010	21,149,597	5,767,057	27.3%	11,612	25,760,325	7,024,307	27.3%								4.48%	1.2180
	2011	24,228,270	5,278,545	21.8%	11,333	28,244,798	6,153,614	21.8%								4.48%	1.1658
Projected Future Experience	2012	27,551,273	4,624,243	16.8%	11,272	30,741,466	5,159,690	16.8%								4.48%	1.1158
	2013	26,588,862	5,547,709	20.9%	11,074	28,395,498	5,935,339	20.9%								4.48%	1.0679
	2014	24,663,817	9,063,871	36.7%	10,858	25,210,234	9,264,472	36.7%								4.48%	1.0222
	2015	23,795,333	5,828,848	24.5%	10,420	23,279,583	5,702,511	24.5%	1.3901	N/A	0.0491	0.0000	0.951	0.965	4.48%	0.9783	
	2016	22,238,176	7,022,840	31.6%	9,921	20,823,294	6,576,019	31.6%	1.3901	N/A	0.0478	0.0000	0.952	0.935	4.48%	0.9364	
	2017	20,749,130	7,945,370	38.3%	9,431	18,595,891	7,120,840	38.3%	1.3901	N/A	0.0495	0.0000	0.951	0.933	4.48%	0.8962	
	2018	19,287,198	9,187,740	47.6%	8,947	16,544,478	7,881,205	47.6%	1.3901	N/A	0.0513	0.0000	0.949	0.930	4.48%	0.8578	
	2019	17,876,902	10,261,143	57.4%	8,470	14,677,194	8,424,546	57.4%	1.3901	N/A	0.0533	0.0000	0.947	0.927	4.48%	0.8210	
	2020	16,548,821	11,548,545	69.9%	8,001	13,004,230	9,091,465	69.9%	1.3901	N/A	0.0554	0.0000	0.945	0.926	4.48%	0.7858	
	2021	15,281,382	13,419,282	87.8%	7,540	11,493,369	10,092,826	87.8%	1.3901	N/A	0.0576	0.0000	0.942	0.923	4.48%	0.7521	
	2022	14,066,471	14,970,759	106.4%	7,088	10,125,965	10,776,931	106.4%	1.3901	N/A	0.0600	0.0000	0.940	0.920	4.45%	0.7199	
	2023	12,899,113	17,212,810	133.4%	6,646	8,887,466	11,859,596	133.4%	1.3901	N/A	0.0624	0.0000	0.938	0.917	4.48%	0.6890	
	2024	11,780,339	18,763,544	159.3%	6,214	7,768,599	12,373,706	159.3%	1.3901	N/A	0.0650	0.0000	0.935	0.913	4.48%	0.6595	
	2025	10,728,132	20,773,398	193.6%	5,793	6,771,360	13,111,709	193.6%	1.3901	N/A	0.0677	0.0000	0.932	0.911	4.48%	0.6312	
Past Future Lifetime	2026	9,732,454	23,952,000	246.1%	5,384	5,879,508	14,469,729	246.1%	1.3901	N/A	0.0706	0.0000	0.929	0.907	4.48%	0.6041	
	2027	8,789,194	25,771,278	293.2%	4,989	5,081,998	14,901,205	293.2%	1.3901	N/A	0.0735	0.0000	0.927	0.903	4.48%	0.5782	
	2028	7,897,044	27,707,463	350.8%	4,607	4,371,463	15,333,661	350.8%	1.3901	N/A	0.0765	0.0000	0.924	0.899	4.48%	0.5534	
	2029	7,062,771	29,165,094	412.9%	4,241	3,741,056	15,448,364	412.9%	1.3901	N/A	0.0796	0.0000	0.920	0.894	4.45%	0.5297	
	2030	6,271,800	30,491,044	486.2%	3,889	3,179,641	15,458,176	486.2%	1.3901	N/A	0.0829	0.0000	0.917	0.888	4.48%	0.5070	
	2031	5,549,180	31,818,261	573.4%	3,554	2,692,660	15,439,358	573.4%	1.3901	N/A	0.0862	0.0000	0.914	0.885	4.48%	0.4852	
	2032	4,888,694	33,953,927	694.5%	3,235	2,270,453	15,769,199	694.5%	1.3901	N/A	0.0897	0.0000	0.910	0.881	4.48%	0.4644	
	2033	4,283,604	39,638,792	925.4%	2,934	1,904,127	17,620,040	925.4%	1.3901	N/A	0.0932	0.0000	0.907	0.876	4.48%	0.4445	
	2034	3,733,016	40,274,827	1078.9%	2,649	1,588,229	17,135,114	1078.9%	1.3901	N/A	0.0969	0.0000	0.903	0.871	4.48%	0.4255	
	2035	3,233,312	40,449,812	1250.0%	2,383	1,316,542	16,471,563	1250.0%	1.3901	N/A	0.1006	0.0000	0.899	0.866	4.48%	0.4072	
	2036	2,784,745	40,247,261	1445.3%	2,134	1,085,357	15,686,401	1445.3%	1.3901	N/A	0.1045	0.0000	0.895	0.861	4.45%	0.3898	
	2037	2,385,014	38,142,392	1641.2%	1,902	889,702	14,601,624	1641.2%	1.3901	N/A	0.1084	0.0000	0.892	0.856	4.48%	0.3730	
	2038	2,029,370	37,813,984	1863.3%	1,689	724,573	13,501,222	1863.3%	1.3901	N/A	0.1123	0.0000	0.888	0.851	4.48%	0.3570	
	2039	1,715,567	35,785,232	2085.9%	1,492	586,267	12,229,010	2085.9%	1.3901	N/A	0.1166	0.0000	0.883	0.845	4.48%	0.3417	
	2040	1,440,997	33,244,148	2307.0%	1,312	471,322	10,873,504	2307.0%	1.3901	N/A	0.1207	0.0000	0.879	0.840	4.48%	0.3271	
	2041	1,202,463	30,677,919	2551.3%	1,148	376,438	9,603,887	2551.3%	1.3901	N/A	0.1249	0.0000	0.875	0.834	4.48%	0.3131	
	2042	996,805	29,492,802	2958.7%	1,000	298,678	8,396,983	2958.7%	1.3901	N/A	0.1290	0.0000	0.871	0.829	4.48%	0.2996	
	2043	820,711	30,881,495	3762.8%	866	235,367	8,856,317	3762.8%	1.3901	N/A	0.1335	0.0000	0.866	0.823	4.48%	0.2868	
	2044	671,067	28,644,669	4268.5%	747	184,199	7,862,587	4268.5%	1.3901	N/A	0.1376	0.0000	0.862	0.818	4.48%	0.2745	
	2045	544,791	26,287,096	4825.2%	641	143,126	6,906,072	4825.2%	1.3901	N/A	0.1421	0.0000	0.858	0.812	4.48%	0.2627	
	2046	438,985	23,846,358	5432.2%	547	110,384	5,996,218	5432.2%	1.3901	N/A	0.1459	0.0000	0.854	0.806	4.48%	0.2515	
	2047	351,264	21,307,384	6065.9%	465	84,539	5,128,051	6065.9%	1.3901	N/A	0.1502	0.0000	0.850	0.800	4.48%	0.2407	
	2048	279,207	18,686,119	6692.6%	393	64,316	4,304,355	6692.6%	1.3901	N/A	0.1544	0.0000	0.846	0.795	4.48%	0.2304	
	2049	220,539	16,309,703	7395.4%	331	48,623	3,595,853	7395.4%	1.3901	N/A	0.1576	0.0000	0.842	0.790	4.48%	0.2205	
	2050	173,165	13,984,693	8075.9%	278	36,541	2,951,044	8075.9%	1.3901	N/A	0.1619	0.0000	0.838	0.785	4.45%	0.2110	
	2051	135,184	11,943,705	8835.1%	232	27,303	2,412,285	8835.1%	1.3901	N/A	0.1651	0.0000	0.835	0.781	4.48%	0.2020	
	2052	104,996	10,333,154	9841.5%	193	20,297	1,997,511	9841.5%	1.3901	N/A	0.1682	0.0000	0.832	0.777	4.48%	0.1933	
	2053	81,183	8,846,521	10897.0%	160	15,021	1,636,800	10897.0%	1.3901	N/A	0.1722	0.0000	0.828	0.773	4.48%	0.1850	
	2054	62,516	7,600,330	12157.3%	132	11,071	1,345,930	12157.3%	1.3901	N/A	0.1743	0.0000	0.826	0.770	4.48%	0.1771	
	2055	47,972	6,506,643	13563.5%	109	8,131	1,102,843	13563.5%	1.3901	N/A	0.1768	0.0000	0.823	0.767	4.48%	0.1695	
	2056	36,661	5,547,662	15132.2%	89	5,947	899,982	15132.2%	1.3901	N/A	0.1818	0.0000	0.818	0.764	4.48%	0.1622	
	2057	27,916	4,712,948	16882.4%	72	4,335	731,769	16882.4%	1.3901	N/A	0.1839	0.0000	0.816	0.761	4.45%	0.1553	
2058	21,188	3,990,761	18835.0%	59	3,149	593,080	18835.0%	1.3901	N/A	0.1881	0.0000	0.812	0.759	4.48%	0.1486		
2059	16,022	3,366,834	21013.5%	48	2,279	478,901	21013.5%	1.3901	N/A	0.1916	0.0000	0.808	0.756	4.48%	0.1422		
2060	12,061	2,827,485	23443.9%	38	1,642	384,938	23443.9%	1.3901	N/A	0.1934	0.0000	0.807	0.753	4.48%	0.1361		
2061	9,048	2,366,622	26155.4%	31	1,179	308,380	26155.4%	1.3901	N/A	0.1969	0.0000	0.803	0.750	4.48%	0.1303		
2062	6,754	1,970,722	29180.6%	25	842	245,782	29180.6%	1.3901	N/A	0.2032	0.0000	0.797	0.746	4.48%	0.1247		
2063	5,011	1,633,465	32555.6%	19	599	194,988	32555.6%	1.3901	N/A	0.2089	0.0000	0.791	0.743	4.48%	0.1184		
2064	3,709	1,347,124	36321.0%	15	424	153,910	36321.0%	1.3901	N/A	0.2151	0.0000	0.785	0.739	4.48%	0.1143		
2065	2,726	1,104,637	40521.9%	12	288	120,794	40521.9%	1.3901	N/A	0.2248	0.0000	0.785	0.735	4.48%	0.1094		
2066	1,995	901,955	45208.6%	9	209	94,401	45208.6%	1.3901	N/A	0.2292							

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Original Pricing Assumptions Applied Since Inception, Using Actual Sales
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 10, 2003

	Calendar Year	Pricing Assumptions Without Interest			Discounted to 12/31/2014			Discount Rate	Discount Factor
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2002	1,496,379	15,113	1.0%	2,594,151	26,199	1.0%	4.50%	1.7336
	2003	15,946,663	183,015	1.1%	26,454,963	303,616	1.1%	4.50%	1.6590
	2004	29,510,956	444,205	1.5%	46,849,432	705,187	1.5%	4.50%	1.5875
	2005	28,223,174	593,314	2.1%	42,875,640	901,341	2.1%	4.50%	1.5192
	2006	27,223,828	792,166	2.9%	39,576,525	1,151,608	2.9%	4.50%	1.4537
	2007	26,352,832	990,385	3.8%	36,660,591	1,377,768	3.8%	4.50%	1.3911
	2008	25,450,435	1,244,515	4.9%	33,880,601	1,656,747	4.9%	4.50%	1.3312
	2009	24,532,215	1,466,152	6.0%	31,251,895	1,867,749	6.0%	4.50%	1.2739
	2010	23,616,423	1,685,320	7.1%	28,789,719	2,054,497	7.1%	4.50%	1.2191
	2011	22,709,724	2,043,196	9.0%	26,492,251	2,383,510	9.0%	4.50%	1.1666
	2012	20,700,799	2,298,550	11.1%	23,108,824	2,565,930	11.1%	4.50%	1.1163
	2013	15,341,787	2,569,788	16.8%	16,388,922	2,745,186	16.8%	4.50%	1.0683
	2014	14,499,868	2,902,630	20.0%	14,822,525	2,967,220	20.0%	4.50%	1.0223
Projected Experience	2015	13,672,349	3,349,146	24.5%	13,374,729	3,276,242	24.5%	4.50%	0.9782
	2016	12,862,909	4,062,121	31.6%	12,041,061	3,802,580	31.6%	4.50%	0.9361
	2017	12,074,509	4,623,637	38.3%	10,816,300	4,141,837	38.3%	4.50%	0.8958
	2018	11,301,972	5,363,860	47.6%	9,688,292	4,615,160	47.6%	4.50%	0.8572
	2019	10,552,133	6,066,807	57.4%	8,655,994	4,968,444	57.4%	4.50%	0.8203
	2020	9,839,841	6,879,190	69.9%	7,724,110	5,400,049	69.9%	4.50%	0.7850
	2021	9,152,272	8,037,007	87.8%	6,875,005	6,037,240	87.8%	4.50%	0.7512
	2022	8,490,643	9,036,479	106.4%	6,103,352	6,495,716	106.4%	4.50%	0.7188
	2023	7,856,845	10,484,316	133.4%	5,404,552	7,211,932	133.4%	4.50%	0.6879
	2024	7,251,478	11,550,043	159.3%	4,773,333	7,602,892	159.3%	4.50%	0.6583
	2025	6,667,197	12,910,014	193.6%	4,199,738	8,132,155	193.6%	4.50%	0.6299
	2026	6,107,449	15,030,702	246.1%	3,681,481	9,060,286	246.1%	4.50%	0.6028
	2027	5,576,001	16,349,700	293.2%	3,216,394	9,430,965	293.2%	4.50%	0.5768
	2028	5,070,729	17,786,457	350.8%	2,798,984	9,817,921	350.8%	4.50%	0.5520
	2029	4,592,488	18,964,278	412.9%	2,425,838	10,017,287	412.9%	4.50%	0.5282
	2030	4,143,723	20,145,164	486.2%	2,094,538	10,182,826	486.2%	4.50%	0.5055
	2031	3,723,967	21,352,734	573.4%	1,801,304	10,328,439	573.4%	4.50%	0.4837
	2032	3,331,700	23,139,984	694.5%	1,542,165	10,710,950	694.5%	4.50%	0.4629
	2033	2,967,118	27,456,543	925.4%	1,314,266	12,161,706	925.4%	4.50%	0.4429
	2034	2,630,474	28,379,704	1078.9%	1,114,978	12,029,296	1078.9%	4.50%	0.4239
	2035	2,321,327	29,040,443	1251.0%	941,570	11,779,295	1251.0%	4.50%	0.4056
	2036	2,037,896	29,453,232	1445.3%	791,010	11,432,276	1445.3%	4.50%	0.3882
	2037	1,779,080	29,197,920	1641.2%	660,814	10,845,146	1641.2%	4.50%	0.3714
	2038	1,545,321	28,794,523	1863.3%	549,270	10,234,746	1863.3%	4.50%	0.3554
	2039	1,334,421	27,834,854	2085.9%	453,883	9,467,599	2085.9%	4.50%	0.3401
	2040	1,145,329	26,423,011	2307.0%	372,791	8,600,365	2307.0%	4.50%	0.3255
	2041	977,418	24,936,437	2551.3%	304,438	7,766,989	2551.3%	4.50%	0.3115
	2042	829,624	24,546,101	2958.7%	247,277	7,316,183	2958.7%	4.50%	0.2981
	2043	699,768	26,330,674	3762.8%	199,590	7,510,134	3762.8%	4.50%	0.2852
	2044	586,213	25,022,636	4268.5%	160,002	6,829,714	4268.5%	4.50%	0.2729
	2045	488,540	23,572,894	4825.2%	127,801	6,156,956	4825.2%	4.50%	0.2612
	2046	405,229	22,012,675	5432.2%	101,283	5,501,862	5432.2%	4.50%	0.2499
	2047	334,695	20,302,310	6065.9%	80,052	4,855,858	6065.9%	4.50%	0.2392
	2048	275,389	18,430,561	6692.6%	63,030	4,218,352	6692.6%	4.50%	0.2289
	2049	225,889	16,705,376	7395.4%	49,475	3,658,847	7395.4%	4.50%	0.2190
	2050	184,833	14,926,983	8075.9%	38,739	3,128,554	8075.9%	4.50%	0.2096
	2051	150,968	13,338,209	8835.1%	30,279	2,675,179	8835.1%	4.50%	0.2006
	2052	123,176	12,122,429	9841.5%	23,641	2,326,638	9841.5%	4.50%	0.1919
	2053	91,422	9,962,295	10897.0%	16,791	1,829,710	10897.0%	4.50%	0.1837
	2054	35,132	4,271,174	12157.3%	6,175	750,678	12157.3%	4.50%	0.1758
	2055	13,501	1,831,197	13563.5%	2,271	307,982	13563.5%	4.50%	0.1682
	2056	5,188	785,096	15132.2%	835	126,356	15132.2%	4.50%	0.1609
	2057	1,994	336,597	16882.4%	307	51,840	16882.4%	4.50%	0.1540
	2058	766	144,311	18835.0%	113	21,269	18835.0%	4.50%	0.1474
	2059	294	61,871	21013.5%	42	8,726	21013.5%	4.50%	0.1410
	2060	113	26,526	23443.9%	15	3,580	23443.9%	4.50%	0.1350
	2061	43	11,373	26155.4%	6	1,469	26155.4%	4.50%	0.1291
	2062	17	4,876	29180.6%	2	603	29180.6%	4.50%	0.1236
	2063	6	2,090	32555.6%	1	247	32555.6%	4.50%	0.1183
	2064	2	896	36321.0%	0	101	36321.0%	4.50%	0.1132
	2065	1	384	40521.9%	0	42	40521.9%	4.50%	0.1083
	2066	0	165	45208.6%	0	17	45208.6%	4.50%	0.1036
	2067	0	71	50437.5%	0	7	50437.5%	4.50%	0.0992
	2068	0	30	56271.1%	0	3	56271.1%	4.50%	0.0949
	2069	0	13	62779.4%	0	1	62779.4%	4.50%	0.0908
	2070	0	6	70040.5%	0	0	70040.5%	4.50%	0.0869
Past		275,605,082	17,228,347	6%	369,746,038	20,706,557	6%		
Future		163,459,396	701,408,124	429%	114,867,716	282,831,247	246%		
Lifetime		439,064,478	718,636,471	164%	484,613,755	303,537,804	63%		

Attachment 4

Loss Ratio with ALR (Distortion Analysis)

Historical and Projected Data - Original Justifiable Rate Increase Calculation

Year	VIP1			VIP1
	Premium	Incurred Claims	Loss Ratio	Mid-Year Disc / Accum Factor
1998	-	-	-	2.0609
1999	-	-	-	1.9725
2000	-	-	-	1.8879
2001	-	-	-	1.8070
2002	1,496,379	-	-	1.7295
2003	22,339,571	179,110	0	1.6553
2004	82,618,065	1,210,263	0	1.5843
2005	184,350,022	6,893,856	0	1.5164
2006	225,053,606	9,286,438	0	1.4514
2007	214,075,039	15,933,919	0	1.3891
2008	206,128,039	17,890,597	0	1.3296
2009	195,930,837	19,397,254	0	1.2726
2010	187,823,316	22,534,436	0	1.2180
2011	181,298,589	24,342,557	0	1.1658
2012	176,922,205	28,030,686	0	1.1158
2013	171,337,206	32,283,230	0	1.0679
2014	159,655,980	49,553,747	0	1.0222
2015	145,948,187	62,034,572	0	0.9783
2016	131,846,494	71,330,556	1	0.9364
2017	126,605,822	80,738,135	1	0.8962
2018	121,561,516	91,569,979	1	0.8578
2019	116,511,097	104,053,293	1	0.8210
2020	111,375,838	118,318,678	1	0.7858
2021	106,282,813	134,454,211	1	0.7521
2022	101,219,521	152,551,527	2	0.7199
2023	96,155,204	172,565,403	2	0.6890
2024	90,991,226	194,471,409	2	0.6595
2025	85,905,351	218,058,211	3	0.6312
2026	80,881,988	243,116,066	3	0.6041
2027	75,845,599	269,384,038	4	0.5782
2028	70,863,328	296,451,519	4	0.5534
2029	65,923,673	323,994,973	5	0.5297
2030	61,079,588	351,495,639	6	0.5070
2031	56,350,440	378,137,309	7	0.4852
2032	51,762,672	403,419,923	8	0.4644
2033	47,305,453	426,794,669	9	0.4445
2034	43,024,245	447,740,905	10	0.4255
2035	38,928,373	465,639,702	12	0.4072
2036	35,032,910	479,814,828	14	0.3898
2037	31,361,509	490,398,794	16	0.3730
2038	27,913,902	496,711,747	18	0.3570

2039	24,701,834	498,349,288	20	0.3417
2040	21,739,986	495,650,422	23	0.3271
2041	19,026,350	488,743,796	26	0.3131
2042	16,554,908	477,907,897	29	0.2996
2043	14,322,044	463,576,701	32	0.2868
2044	12,319,409	446,008,106	36	0.2745
2045	10,534,476	425,775,544	40	0.2627
2046	8,953,470	403,211,863	45	0.2515
2047	7,565,358	378,902,277	50	0.2407
2048	6,356,782	353,319,117	56	0.2304
2049	5,312,721	327,116,819	62	0.2205
2050	4,416,625	300,698,246	68	0.2110
2051	3,651,826	274,452,463	75	0.2020
2052	3,003,307	248,849,719	83	0.1933
2053	2,456,777	224,016,242	91	0.1850
2054	1,999,740	200,210,836	100	0.1771
2055	1,620,153	177,762,903	110	0.1695
2056	1,306,433	156,745,843	120	0.1622
2057	1,048,854	137,370,390	131	0.1553
2058	839,104	119,641,465	143	0.1486
2059	669,087	103,658,285	155	0.1422
2060	531,712	89,306,213	168	0.1361
2061	421,303	76,519,101	182	0.1303
2062	332,848	65,208,336	196	0.1247
2063	262,342	55,322,727	211	0.1194
2064	206,335	46,753,187	227	0.1143
2065	161,932	39,362,151	243	0.1094
2066	126,921	32,996,913	260	0.1047
2067	99,297	27,555,838	278	0.1002
2068	77,531	22,891,702	295	0.0959
2069	60,368	18,922,759	313	0.0918
2070	46,879	15,566,713	332	0.0878
2071	36,295	12,750,413	351	0.0841
2072	28,010	10,415,158	372	0.0805
2073	21,538	8,490,808	394	0.0770
2074	16,516	6,913,138	419	0.0737
2075	12,626	5,620,118	445	0.0705
2076	9,620	4,569,516	475	0.0675
2077	7,298	3,700,879	507	0.0646
2078	5,504	2,987,966	543	0.0619
2079	4,124	2,414,696	586	0.0592
2080	3,071	1,946,494	634	0.0567
2081	2,267	1,565,881	691	0.0542
2082	1,658	1,252,957	756	0.0519
2083	1,200	996,288	830	0.0497
2084	857	786,617	918	0.0476
2085	602	615,135	1,021	0.0455
2086	416	473,367	1,139	0.0436
2087	280	361,742	1,290	0.0417

2088	185	267,130	1,440	0.0399
2089	118	191,221	1,617	0.0382
2090	73	131,645	1,795	0.0366
2091	43	86,833	2,002	0.0350
2092	24	52,814	2,212	0.0335
2093	12	29,665	2,577	0.0321
2094	5	13,594	2,555	0.0307
2095	2	4,786	2,735	0.0294

VIP 1	
Earned Premium	Incurred Claim
2,581,136,985	268,981,886
1,387,801,095	5,115,032,973
3,968,938,079	5,384,014,859
60.0%	
126%	

Current	with MAE
Active Life Reserves	Active Life Reserves
5,115,032,973	5,370,784,621

Paid Claims
 Future Benefits
 Incurred Claims
 Pricing LR
 Indicated Rate Action

Incurred Claim	Incurred Claim
268,981,886	268,981,886
5,115,032,973	5,115,032,973
5,384,014,859	5,384,014,859
60.0%	60.0%
126%	126%

Act Life Res (2014)
 Ant Loss Ratio (VA def)

3,727,231,878	3,982,983,527
41.7%	35.3%

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-							4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A	-							4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A	-							4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A	-							4.48%	1.8070
	2002	-	-	N/A	-	-	-	N/A	-							4.48%	1.7295
	2003	5,743,254	57,195	1.0%	6,372	9,506,911	94,675	1.0%								4.48%	1.6553
	2004	52,124,259	330,001	0.6%	43,898	82,582,517	522,834	0.6%								4.48%	1.5843
	2005	156,398,765	4,444,947	2.8%	86,773	237,163,787	6,740,337	2.8%								4.48%	1.5164
	2006	199,663,280	7,353,554	3.7%	87,764	289,616,825	10,672,819	3.7%								4.48%	1.4514
	2007	190,111,237	11,441,180	6.0%	84,897	264,092,773	15,893,501	6.0%								4.48%	1.3891
	2008	183,006,167	13,971,721	7.6%	82,411	243,321,952	18,576,567	7.6%								4.48%	1.3296
	2009	173,904,619	15,396,290	8.9%	79,582	221,306,168	19,592,889	8.9%								4.48%	1.2726
	2010	166,673,719	16,767,379	10.1%	77,113	203,009,501	20,422,759	10.1%								4.48%	1.2180
	2011	190,948,965	19,064,012	10.0%	75,216	222,604,214	22,224,417	10.0%								4.48%	1.1658
Projected Future Experience	2012	218,317,515	23,406,443	10.7%	74,158	243,596,750	26,116,701	10.7%								4.48%	1.1158
	2013	211,519,521	26,791,240	12.7%	73,803	225,891,662	28,611,627	12.7%								4.48%	1.0679
	2014	197,272,533	41,902,918	21.2%	71,957	201,643,024	42,831,262	21.2%								4.48%	1.0222
	2015	178,782,090	51,600,450	28.9%	70,325	174,907,095	50,482,041	28.9%	1.3901	N/A	0.0227	0.0000	0.977	0.906	4.48%	0.9783	
	2016	160,173,894	59,552,348	37.2%	68,650	149,982,983	55,763,387	37.2%	1.3901	N/A	0.0238	0.0000	0.976	0.896	4.48%	0.9364	
	2017	153,870,083	67,449,648	43.8%	66,939	137,902,227	60,450,066	43.8%	1.3901	N/A	0.0249	0.0000	0.975	0.961	4.48%	0.8962	
	2018	147,863,604	76,573,976	51.8%	65,193	126,836,782	65,684,836	51.8%	1.3901	N/A	0.0261	0.0000	0.974	0.961	4.48%	0.8578	
	2019	141,846,347	87,138,257	61.4%	63,409	116,457,890	71,541,762	61.4%	1.3901	N/A	0.0274	0.0000	0.973	0.959	4.48%	0.8210	
	2020	135,679,628	99,270,873	73.2%	61,583	106,618,420	78,008,053	73.2%	1.3901	N/A	0.0288	0.0000	0.971	0.957	4.48%	0.7858	
	2021	129,562,425	113,062,485	87.3%	59,709	97,445,884	85,038,592	87.3%	1.3901	N/A	0.0304	0.0000	0.970	0.955	4.48%	0.7521	
	2022	123,485,437	128,615,349	104.2%	57,786	88,892,888	92,585,734	104.2%	1.3901	N/A	0.0322	0.0000	0.968	0.953	4.48%	0.7199	
	2023	117,410,464	145,885,575	124.3%	55,816	80,895,602	100,514,903	124.3%	1.3901	N/A	0.0341	0.0000	0.966	0.951	4.48%	0.6890	
	2024	111,198,077	164,882,608	148.3%	53,798	73,330,091	108,732,604	148.3%	1.3901	N/A	0.0362	0.0000	0.964	0.947	4.48%	0.6595	
	2025	105,075,395	185,425,925	176.5%	51,735	66,321,267	117,036,745	176.5%	1.3901	N/A	0.0383	0.0000	0.962	0.945	4.48%	0.6312	
Past Future Lifetime	2026	99,028,818	207,347,774	209.4%	49,630	59,824,656	125,261,611	209.4%	1.3901	N/A	0.0407	0.0000	0.959	0.942	4.48%	0.6041	
	2027	92,955,154	230,445,850	247.9%	47,486	53,747,581	133,246,050	247.9%	1.3901	N/A	0.0432	0.0000	0.957	0.939	4.48%	0.5782	
	2028	86,944,054	254,361,460	292.6%	45,308	48,116,294	140,787,888	292.6%	1.3901	N/A	0.0459	0.0000	0.954	0.935	4.48%	0.5534	
	2029	80,975,292	278,835,119	344.3%	43,103	42,891,541	147,695,273	344.3%	1.3901	N/A	0.0487	0.0000	0.951	0.931	4.48%	0.5297	
	2030	75,127,645	303,400,619	403.8%	40,876	38,087,787	153,816,322	403.8%	1.3901	N/A	0.0517	0.0000	0.948	0.928	4.48%	0.5070	
	2031	69,400,536	327,343,399	471.7%	38,636	33,675,621	158,838,722	471.7%	1.3901	N/A	0.0548	0.0000	0.945	0.924	4.48%	0.4852	
	2032	63,832,269	350,231,672	548.7%	36,390	29,645,577	162,657,858	548.7%	1.3901	N/A	0.0581	0.0000	0.942	0.920	4.48%	0.4644	
	2033	58,410,340	371,552,576	636.1%	34,149	25,964,275	165,160,711	636.1%	1.3901	N/A	0.0616	0.0000	0.939	0.915	4.48%	0.4445	
	2034	53,194,186	390,838,667	734.7%	31,923	22,631,715	166,284,139	734.7%	1.3901	N/A	0.0652	0.0000	0.935	0.911	4.48%	0.4255	
	2035	48,194,457	405,544,527	845.6%	29,723	19,626,034	165,928,223	845.6%	1.3901	N/A	0.0689	0.0000	0.931	0.906	4.48%	0.4072	
	2036	43,432,525	421,050,304	969.4%	27,559	16,927,860	164,104,678	969.4%	1.3901	N/A	0.0728	0.0000	0.927	0.901	4.48%	0.3898	
	2037	38,934,232	431,432,043	1108.1%	25,443	14,523,973	160,940,420	1108.1%	1.3901	N/A	0.0768	0.0000	0.923	0.896	4.48%	0.3730	
	2038	34,702,345	438,054,928	1262.3%	23,386	12,390,233	156,404,490	1262.3%	1.3901	N/A	0.0809	0.0000	0.919	0.891	4.48%	0.3570	
	2039	30,752,145	440,566,416	1432.6%	21,398	10,509,037	150,556,279	1432.6%	1.3901	N/A	0.0850	0.0000	0.915	0.886	4.48%	0.3417	
	2040	27,103,671	439,236,007	1620.6%	19,488	8,865,075	143,665,423	1620.6%	1.3901	N/A	0.0892	0.0000	0.911	0.881	4.48%	0.3271	
	2041	23,754,991	434,148,361	1827.6%	17,665	7,436,627	135,912,475	1827.6%	1.3901	N/A	0.0935	0.0000	0.906	0.876	4.48%	0.3131	
	2042	20,690,242	425,520,303	2055.7%	15,938	6,202,153	127,499,440	2055.7%	1.3901	N/A	0.0978	0.0000	0.902	0.871	4.48%	0.2996	
	2043	17,933,715	413,704,100	2306.9%	14,310	5,143,102	118,643,692	2306.9%	1.3901	N/A	0.1021	0.0000	0.898	0.866	4.48%	0.2868	
	2044	15,449,016	398,921,480	2582.2%	12,787	4,240,553	109,498,731	2582.2%	1.3901	N/A	0.1064	0.0000	0.894	0.861	4.48%	0.2745	
	2045	13,230,398	381,656,711	2884.7%	11,371	3,475,853	100,267,781	2884.7%	1.3901	N/A	0.1107	0.0000	0.889	0.856	4.48%	0.2627	
	2046	11,261,764	362,190,877	3216.1%	10,063	2,831,795	91,073,671	3216.1%	1.3901	N/A	0.1150	0.0000	0.885	0.851	4.48%	0.2515	
	2047	9,530,293	341,050,648	3578.6%	8,863	2,293,657	82,080,700	3578.6%	1.3901	N/A	0.1193	0.0000	0.881	0.846	4.48%	0.2407	
	2048	8,020,168	318,646,150	3973.1%	7,768	1,847,449	73,400,966	3973.1%	1.3901	N/A	0.1235	0.0000	0.876	0.842	4.48%	0.2304	
	2049	6,713,338	295,581,445	4402.9%	6,776	1,480,111	65,167,793	4402.9%	1.3901	N/A	0.1277	0.0000	0.872	0.837	4.48%	0.2205	
	2050	5,589,754	272,219,604	4870.0%	5,882	1,179,547	57,443,657	4870.0%	1.3901	N/A	0.1319	0.0000	0.868	0.833	4.48%	0.2110	
	2051	4,629,087	248,913,830	5377.2%	5,083	934,942	50,273,433	5377.2%	1.3901	N/A	0.1359	0.0000	0.864	0.828	4.48%	0.2020	
	2052	3,813,086	226,086,936	5929.2%	4,371	737,111	43,705,070	5929.2%	1.3901	N/A	0.1400	0.0000	0.860	0.824	4.48%	0.1933	
	2053	3,124,226	203,851,844	6524.9%	3,741	578,050	37,717,060	6524.9%	1.3901	N/A	0.1441	0.0000	0.856	0.819	4.48%	0.1850	
	2054	2,547,136	182,481,905	7164.2%	3,188	451,068	32,315,422	7164.2%	1.3901	N/A	0.1479	0.0000	0.852	0.815	4.48%	0.1771	
	2055	2,067,003	162,254,544	7849.7%	2,705	350,347	27,501,332	7849.7%	1.3901	N/A	0.1517	0.0000	0.848	0.812	4.48%	0.1695	
	2056	1,669,548	143,277,898	8581.8%	2,284	270,846	23,243,874	8581.8%	1.3901	N/A	0.1554	0.0000	0.845	0.808	4.48%	0.1622	
	2057	1,342,692	125,729,986	9364.0%	1,920	208,481	19,522,229	9364.0%	1.3901	N/A	0.1595	0.0000	0.841	0.804	4.48%	0.1553	
	2058	1,076,064	109,643,427	10189.3%	1,608	159,917	16,294,460	10189.3%	1.3901	N/A	0.1624	0.0000	0.838	0.801	4.48%	0.1486	
	2059	859,538	95,111,023	11065.4%	1,342	122,261	13,528,669	11065.4%	1.3901	N/A	0.1655	0.0000	0.834	0.799	4.48%	0.1422	
2060	684,268	82,029,886	11988.0%	1,115	93,157	11,167,685	11988.0%	1.3901	N/A	0.1689	0.0000	0.831	0.796	4.48%	0.1361		
2061	543,141	70,352,014	12952.8%	924	70,773	9,167,152	12952.8%	1.3901	N/A	0.1714	0.0000	0.829	0.794	4.48%	0.1303		
2062	429,881	60,000,199	13957.4%	762	53,613	7,483,029	13957.4%	1.3901	N/A	0.1750	0.0000	0.825	0.791	4.48%	0.1247		
2063	339,438	50,940,195	15007.9%	627	40,918	6,060,574	15007.9%	1.3901	N/A	0.1772	0.0000	0.823	0.782	4.48%	0.1194		
2064	267,456	43,068,258	16109.6%	514	30,557	4,922,630	16109.6%										

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.48%	2.0609
	1999	N/A	-	N/A	-	-	-	N/A							4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A							4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A							4.48%	1.8070
	2002	-	-	N/A	-	-	-	N/A							4.48%	1.7295
	2003	5,743,254	57,195	1.0%	6,372	9,506,911	94,675	1.0%							4.48%	1.6553
	2004	52,124,259	330,001	0.6%	43,898	82,582,517	522,834	0.6%							4.48%	1.5843
	2005	156,398,765	4,444,947	2.8%	86,773	237,163,787	6,740,337	2.8%							4.48%	1.5164
	2006	199,825,280	7,355,554	3.7%	87,364	289,816,825	3,672,819	3.7%							4.48%	1.4514
	2007	190,111,237	11,441,190	6.0%	84,897	264,092,773	15,893,501	6.0%							4.48%	1.3891
	2008	183,006,167	13,971,721	7.6%	82,411	243,321,952	18,576,567	7.6%							4.48%	1.3296
	2009	173,904,619	15,396,290	8.9%	79,582	221,306,168	19,592,889	8.9%							4.48%	1.2726
	2010	166,673,719	16,767,379	10.1%	77,113	203,009,501	20,422,759	10.1%							4.48%	1.2180
	2011	190,948,965	19,064,012	10.0%	75,216	222,604,214	22,224,417	10.0%							4.48%	1.1658
Projected Future Experience	2012	218,317,515	23,406,443	10.7%	74,158	243,596,750	26,116,701	10.7%							4.48%	1.1158
	2013	211,519,521	26,791,240	12.7%	73,803	225,891,662	28,611,627	12.7%							4.48%	1.0679
	2014	197,272,533	41,902,918	21.2%	71,957	201,643,024	42,831,260	21.2%							4.48%	1.0222
	2015	178,782,090	51,600,450	28.9%	70,325	174,907,095	50,482,041	28.9%	1.3901	1.0000	0.0227	1.0000	0.977	0.906	4.48%	0.9783
	2016	160,173,894	59,552,348	37.2%	68,650	149,982,983	55,763,387	37.2%	1.3901	1.0000	0.0238	1.0000	0.976	0.896	4.48%	0.9364
	2017	167,350,009	66,775,667	39.9%	66,883	149,983,274	59,846,027	39.9%	1.5271	0.9908	0.0257	0.9992	0.974	0.961	4.48%	0.8962
	2018	215,307,163	72,395,921	33.6%	64,896	184,689,585	62,100,918	33.6%	2.1410	0.9498	0.0297	0.9954	0.970	0.961	4.48%	0.8578
	2019	212,265,635	81,933,924	38.6%	63,092	174,273,138	67,268,930	38.6%	2.2123	0.9450	0.0278	0.9950	0.972	0.959	4.48%	0.8210
	2020	203,037,463	93,341,920	46.0%	61,275	159,548,896	73,349,022	46.0%	2.2123	0.9450	0.0268	0.9950	0.970	0.957	4.48%	0.7858
	2021	193,853,388	106,313,034	54.8%	59,410	145,822,886	79,959,662	54.8%	2.2123	0.9450	0.0304	0.9950	0.970	0.955	4.48%	0.7521
	2022	184,789,494	120,933,798	65.4%	57,497	133,023,554	87,056,051	65.4%	2.2123	0.9450	0.0322	0.9950	0.968	0.953	4.48%	0.7199
	2023	175,698,615	137,172,559	78.1%	55,536	121,056,035	94,511,650	78.1%	2.2123	0.9450	0.0341	0.9950	0.966	0.951	4.48%	0.6890
	2024	166,402,103	155,034,994	93.2%	53,529	109,734,643	102,238,549	93.2%	2.2123	0.9450	0.0362	0.9950	0.964	0.947	4.48%	0.6595
	2025	157,239,830	174,351,362	110.9%	51,476	99,246,304	110,046,725	110.9%	2.2123	0.9450	0.0383	0.9950	0.962	0.945	4.48%	0.6312
2026	148,191,443	194,963,929	131.6%	49,382	89,524,466	117,780,361	131.6%	2.2123	0.9450	0.0407	0.9950	0.959	0.942	4.48%	0.6041	
2027	139,102,522	216,682,472	155.8%	47,249	80,430,442	125,287,929	155.8%	2.2123	0.9450	0.0432	0.9950	0.957	0.939	4.48%	0.5782	
2028	130,107,226	239,167,222	183.8%	45,082	72,003,516	132,360,526	183.8%	2.2123	0.9450	0.0459	0.9950	0.954	0.935	4.48%	0.5534	
2029	121,175,286	262,181,691	216.4%	42,887	64,184,946	138,874,172	216.4%	2.2123	0.9450	0.0487	0.9950	0.951	0.931	4.48%	0.5297	
2030	112,424,589	285,280,017	253.8%	40,672	56,996,379	144,629,642	253.8%	2.2123	0.9450	0.0517	0.9950	0.948	0.928	4.48%	0.5070	
2031	103,854,270	307,792,815	296.4%	38,442	50,393,805	149,352,079	296.4%	2.2123	0.9450	0.0548	0.9950	0.945	0.924	4.48%	0.4852	
2032	95,521,649	329,314,086	344.8%	36,208	44,363,055	152,943,117	344.8%	2.2123	0.9450	0.0581	0.9950	0.942	0.920	4.48%	0.4644	
2033	87,408,166	349,361,599	399.7%	33,979	38,854,179	155,296,488	399.7%	2.2123	0.9450	0.0616	0.9950	0.938	0.915	4.48%	0.4445	
2034	79,602,316	367,495,828	461.7%	31,764	33,867,178	156,352,819	461.7%	2.2123	0.9450	0.0652	0.9950	0.935	0.911	4.48%	0.4255	
2035	72,123,638	383,302,945	531.3%	29,575	29,369,533	156,045,536	531.3%	2.2123	0.9450	0.0689	0.9950	0.931	0.906	4.48%	0.4072	
2036	64,994,500	395,903,075	609.1%	27,421	25,331,656	154,303,526	609.1%	2.2123	0.9450	0.0728	0.9950	0.927	0.901	4.48%	0.3898	
2037	58,263,040	405,664,764	696.3%	25,316	21,734,365	151,328,629	696.3%	2.2123	0.9450	0.0768	0.9950	0.923	0.896	4.48%	0.3730	
2038	51,930,242	411,892,097	793.2%	23,269	18,541,335	147,063,232	793.2%	2.2123	0.9450	0.0809	0.9950	0.919	0.891	4.48%	0.3570	
2039	46,018,976	414,253,587	900.2%	21,291	15,726,223	141,564,305	900.2%	2.2123	0.9450	0.0850	0.9950	0.915	0.886	4.48%	0.3417	
2040	40,559,225	413,002,636	1018.3%	19,390	13,266,121	135,085,005	1018.3%	2.2123	0.9450	0.0892	0.9950	0.911	0.881	4.48%	0.3271	
2041	35,548,100	408,218,850	1148.4%	17,577	11,126,524	127,795,103	1148.4%	2.2123	0.9450	0.0935	0.9950	0.906	0.876	4.48%	0.3131	
2042	30,975,133	400,106,103	1291.7%	15,858	9,281,197	119,894,536	1291.7%	2.2123	0.9450	0.0978	0.9950	0.902	0.871	4.48%	0.2996	
2043	26,836,866	388,995,622	1449.5%	14,239	7,696,382	111,557,697	1449.5%	2.2123	0.9450	0.1021	0.9950	0.898	0.866	4.48%	0.2868	
2044	23,118,643	375,095,895	1622.5%	12,723	6,345,765	102,958,919	1622.5%	2.2123	0.9450	0.1064	0.9950	0.894	0.861	4.48%	0.2745	
2045	19,798,598	358,862,263	1812.6%	11,314	5,201,432	94,279,288	1812.6%	2.2123	0.9450	0.1107	0.9950	0.889	0.856	4.48%	0.2627	
2046	16,852,641	340,559,026	2020.8%	10,013	4,237,633	85,634,296	2020.8%	2.2123	0.9450	0.1150	0.9950	0.885	0.851	4.48%	0.2515	
2047	14,261,585	320,681,398	2248.6%	8,819	3,432,337	77,178,430	2248.6%	2.2123	0.9450	0.1193	0.9950	0.881	0.846	4.48%	0.2407	
2048	12,001,762	299,617,830	2496.4%	7,729	2,764,611	69,017,093	2496.4%	2.2123	0.9450	0.1235	0.9950	0.876	0.842	4.48%	0.2304	
2049	10,046,159	277,927,843	2766.5%	6,742	2,214,909	61,275,846	2766.5%	2.2123	0.9450	0.1277	0.9950	0.872	0.837	4.48%	0.2205	
2050	8,364,774	255,961,288	3060.0%	5,853	1,765,131	54,012,834	3060.0%	2.2123	0.9450	0.1319	0.9950	0.868	0.833	4.48%	0.2110	
2051	6,927,186	234,047,451	3378.7%	5,057	1,399,092	47,270,852	3378.7%	2.2123	0.9450	0.1359	0.9950	0.864	0.828	4.48%	0.2020	
2052	5,706,084	212,583,894	3725.6%	4,349	1,103,048	41,094,785	3725.6%	2.2123	0.9450	0.1400	0.9950	0.860	0.824	4.48%	0.1933	
2053	4,675,241	191,676,792	4099.8%	3,723	865,022	35,464,409	4099.8%	2.2123	0.9450	0.1441	0.9950	0.856	0.819	4.48%	0.1850	
2054	3,811,656	171,583,174	4501.5%	3,172	675,000	30,385,383	4501.5%	2.2123	0.9450	0.1479	0.9950	0.852	0.815	4.48%	0.1771	
2055	3,093,163	152,563,891	4932.3%	2,691	524,276	25,858,815	4932.3%	2.2123	0.9450	0.1517	0.9950	0.848	0.812	4.48%	0.1695	
2056	2,498,392	134,720,626	5392.3%	2,273	405,307	21,855,351	5392.3%	2.2123	0.9450	0.1554	0.9950	0.845	0.808	4.48%	0.1622	
2057	2,009,269	118,220,763	5883.8%	1,910	311,981	18,356,254	5883.8%	2.2123	0.9450	0.1595	0.9950	0.841	0.804	4.48%	0.1553	
2058	1,610,273	103,094,973	6402.3%	1,600	239,308	15,321,273	6402.3%	2.2123	0.9450	0.1624	0.9950	0.838	0.801	4.48%	0.1486	
2059	1,286,253	89,430,517	6952.8%	1,335	182,958	12,720,669	6952.8%	2.2123	0.9450	0.1655	0.9950	0.834	0.799	4.48%	0.1422	
2060	1,023,972	77,130,651	7532.5%	1,110	139,405	10,500,695	7532.5%	2.2123	0.9450	0.1689	0.9950	0.831	0.796	4.48%	0.1361	
2061	812,782	66,150,240	8138.7%	919	105,009	8,619,643	8138.7%	2.2123	0.9450	0.1714	0.9950	0.829	0.794	4.48%	0.1303	
2062	643,294	56,146,688	8770.0%	758	80,229	7,036,105	8770.0%	2.2123	0.9450	0.1750	0.9950	0.825	0.791	4.48%	0.1247	
2063	507,949	47,896,626	9430.1%	624	63,833	5,717,763	9430.1%	2.2123	0.9450							

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

1	Accumulated value of initial earned premium	2,221,247,713	x	58%	=	1,288,323,673
2a	Accumulated value of earned premium	2,444,536,085				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	223,288,372		85%	=	189,795,116
3	Present value of future projected initial earned premium	1,221,029,088		58%	=	708,196,871
4a	Present value of future projected premium	2,317,196,761				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,096,167,674		85%	=	931,742,523
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,118,058,183
6a	Accumulated value of incurred claims without the inclusion of active life reserves					212,300,388
6b	Present value of future projected incurred claims without the inclusion of active life reserves					4,207,258,341
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					4,419,558,729
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 10, 2003

	Calendar Year	Actual / Projected Experience			Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2014		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Expected Ratio	Actual/Projected at 4.46% (on C)	Expected at 4.5% (on I)
Historical Experience	2003	5,743,254	57,195	1.0%	5,753,254	58,105	1.0%	0.99	1.0%	0.99
	2004	52,124,259	330,001	0.6%	51,695,558	574,516	1.1%	0.57	0.7%	1.1%
	2005	156,398,765	4,444,947	2.8%	154,228,753	1,992,948	1.3%	2.20	2.2%	1.2%
	2006	199,683,280	7,353,554	3.7%	199,971,450	3,392,397	1.7%	2.17	2.9%	1.5%
	2007	190,111,237	11,441,180	6.0%	193,233,974	4,556,560	2.4%	2.55	3.8%	1.7%
	2008	183,006,167	13,971,721	7.6%	186,497,103	5,935,492	3.2%	2.40	4.7%	2.0%
	2009	173,904,619	15,396,290	8.9%	180,362,643	7,454,665	4.1%	2.14	5.3%	2.4%
	2010	166,673,719	16,767,379	10.1%	174,108,911	9,148,579	5.3%	1.91	6.0%	2.8%
	2011	190,948,965	19,064,012	10.0%	167,779,497	10,719,611	6.4%	1.56	6.5%	3.2%
	2012	216,177,515	23,406,443	10.7%	161,474,116	12,568,706	7.8%	1.38	7.0%	3.6%
	2013	211,519,521	26,791,240	12.7%	152,766,062	14,804,673	9.7%	1.31	7.6%	4.1%
	2014	197,272,533	41,902,918	21.2%	132,083,682	16,681,385	12.6%	1.68	8.7%	4.6%
Projected Experience	2015	178,82,090	51,600,450	28.9%	106,238,874	18,721,195	17.6%	1.64	10.0%	5.2%
	2016	160,173,894	59,552,348	37.2%	98,660,532	21,294,390	21.6%	1.72	11.5%	5.8%
	2017	153,870,083	67,449,648	43.8%	92,979,642	24,976,493	26.9%	1.63	13.0%	6.5%
	2018	147,863,604	76,573,976	51.8%	87,428,528	29,554,604	33.8%	1.53	14.7%	7.3%
	2019	141,846,347	87,138,257	61.4%	82,010,290	34,009,104	41.5%	1.48	16.4%	8.1%
	2020	135,679,628	99,270,873	73.2%	76,718,713	39,087,547	50.9%	1.44	18.2%	9.1%
	2021	129,562,425	113,065,895	87.3%	71,613,354	44,197,968	61.7%	1.41	20.2%	10.1%
	2022	123,485,437	126,615,349	104.2%	66,733,466	50,662,984	75.9%	1.37	22.4%	11.2%
	2023	117,410,464	145,885,575	124.3%	62,032,111	58,333,916	94.0%	1.32	24.8%	12.4%
	2024	111,198,077	164,882,608	148.3%	57,513,528	66,422,271	115.5%	1.28	27.3%	13.8%
	2025	105,075,395	185,425,925	176.5%	53,187,616	75,587,965	142.1%	1.24	30.0%	15.2%
	2026	99,028,818	207,347,774	209.4%	49,041,839	83,914,434	171.1%	1.22	32.9%	16.8%
	2027	92,955,154	230,445,850	247.9%	45,052,146	95,035,705	210.9%	1.18	35.9%	18.5%
	2028	86,944,054	254,361,460	292.6%	41,238,682	107,884,729	261.6%	1.12	39.1%	20.3%
	2029	80,975,292	278,835,119	344.3%	37,614,533	117,763,997	313.1%	1.10	42.5%	22.2%
	2030	75,127,645	303,400,619	403.8%	34,173,979	127,260,501	372.4%	1.08	46.0%	24.2%
	2031	69,400,536	327,343,399	471.7%	30,924,878	136,670,457	438.7%	1.08	49.7%	26.2%
	2032	63,832,269	350,231,672	548.7%	27,877,427	144,040,474	516.7%	1.06	53.4%	28.2%
	2033	58,410,340	371,552,576	636.1%	25,027,189	153,856,871	614.8%	1.03	57.2%	30.3%
	2034	53,194,186	390,838,667	734.7%	22,367,816	171,737,508	767.8%	0.96	61.0%	32.6%
	2035	48,196,157	407,544,437	845.6%	19,900,100	193,585,785	972.8%	0.87	64.8%	35.0%
	2036	43,432,525	421,050,304	969.4%	17,624,249	200,922,867	1140.0%	0.85	68.6%	37.4%
	2037	38,934,232	431,432,043	1108.1%	15,534,572	206,129,174	1320.5%	0.84	72.3%	39.8%
	2038	34,702,345	438,084,928	1262.3%	13,620,804	206,664,542	1517.3%	0.83	75.9%	42.1%
	2039	30,752,145	446,656,416	1452.6%	11,878,402	204,812,690	1724.2%	0.83	79.4%	44.2%
	2040	27,103,671	439,236,007	1620.6%	10,304,071	200,800,733	1948.8%	0.83	82.7%	46.3%
	2041	23,754,991	434,148,361	1827.6%	8,886,182	193,275,025	2175.0%	0.84	85.9%	48.1%
	2042	20,699,242	425,520,303	2055.7%	7,617,942	183,362,127	2407.0%	0.85	88.9%	49.8%
	2043	17,933,715	413,704,100	2306.9%	6,493,888	175,383,618	2700.7%	0.85	91.6%	51.4%
	2044	15,449,016	398,921,480	2582.2%	5,504,423	176,936,015	3214.4%	0.80	94.2%	52.9%
	2045	13,230,398	381,656,711	2884.7%	4,636,140	181,767,951	3920.7%	0.74	96.5%	54.4%
	2046	11,261,764	362,190,877	3216.1%	3,880,154	173,534,259	4472.4%	0.72	98.7%	55.7%
	2047	9,530,293	341,050,648	3578.6%	3,230,691	163,139,473	5049.7%	0.71	100.6%	57.0%
	2048	8,020,168	318,649,150	3973.1%	2,677,551	151,864,799	5671.8%	0.70	102.3%	58.1%
	2049	6,713,338	295,581,445	4402.9%	2,209,895	139,529,515	6313.9%	0.70	103.9%	59.0%
	2050	5,589,754	272,219,604	4870.0%	1,817,286	126,738,825	6974.1%	0.70	105.2%	59.9%
	2051	4,629,087	248,913,830	5377.2%	1,489,988	114,413,220	7678.8%	0.70	106.4%	60.6%
	2052	3,813,086	226,086,936	5929.2%	1,218,807	102,335,534	8396.4%	0.71	107.5%	61.2%
	2053	3,124,226	203,851,844	6524.9%	995,342	91,892,931	9232.3%	0.71	108.4%	61.7%
	2054	2,547,136	182,481,905	7164.2%	792,063	81,034,918	10230.9%	0.70	109.1%	62.2%
	2055	2,067,003	162,254,544	7849.7%	521,258	58,464,919	11216.1%	0.70	109.8%	62.5%
	2056	1,669,548	143,277,898	8581.8%	217,839	27,055,196	12419.8%	0.69	110.3%	62.6%
	2057	1,342,692	125,729,986	9364.0%	83,713	11,599,480	13856.3%	0.68	110.8%	62.7%
	2058	1,076,064	109,643,427	10189.3%	32,170	4,973,091	15458.9%	0.66	111.2%	62.7%
	2059	859,538	95,111,023	11065.4%	12,362	2,132,133	17246.9%	0.64	111.5%	62.7%
	2060	684,268	82,029,886	11988.0%	4,751	914,118	19241.7%	0.62	111.8%	62.7%
	2061	543,141	70,352,014	12952.8%	1,826	391,913	21467.2%	0.60	112.0%	62.7%
	2062	429,881	60,000,199	13957.4%	702	168,026	23950.1%	0.58	112.2%	62.7%
	2063	339,437	50,942,429	15007.9%	270	72,029	26720.2%	0.56	112.3%	62.7%
	2064	267,456	43,086,258	16109.6%	104	30,985	29810.6%	0.54	112.4%	62.7%
	2065	210,302	36,300,388	17261.0%	40	13,242	33258.5%	0.52	112.5%	62.7%
	2066	165,162	30,451,947	18437.7%	15	5,877	37105.2%	0.50	112.6%	62.7%
	2067	129,480	25,446,071	19652.5%	6	2,434	41396.8%	0.47	112.7%	62.7%
	2068	101,316	21,150,349	20875.6%	2	1,044	46184.7%	0.45	112.7%	62.7%
	2069	79,069	17,494,642	22125.7%	1	447	51528.5%	0.43	112.8%	62.7%
	2070	61,545	14,401,161	23399.4%	0	192	57486.0%	0.41	112.8%	62.7%
	2071	47,768	11,807,086	24717.7%	0	82	64134.9%	0.39	112.8%	62.7%
	2072	36,959	9,656,321	26127.1%	0	35	71616.3%	0.36	112.8%	62.7%
Past		1,945,703,834	180,926,879	9.3%	1,759,955,004	87,887,636	5.0%	1.86	8.7%	4.6%
Future		2,564,343,656	12,085,814,976	471.3%	1,309,622,669	4,972,962,079	379.7%	1.24	262.9%	206.7%
Lifetime		4,510,047,491	12,266,741,855	272.0%	3,069,577,673	5,060,849,715	164.9%	1.65	112.8%	63.0%

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by VA (42% on June 20, 2010) rather than the prior rate action approved by other states.

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F
	Actual Experience through 12/31/2014			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	117,010,523	876,894	0.7%	117,010,523	1,181,739	1.0%	0.74
2	211,017,716	6,417,689	3.0%	211,017,716	3,188,025	1.5%	2.01
3	195,447,328	10,046,713	5.1%	200,940,923	4,216,338	2.1%	2.45
4	185,828,754	10,676,311	5.7%	193,156,443	5,745,322	3.0%	1.93
5	177,656,036	15,868,705	8.9%	186,596,349	7,119,882	3.8%	2.34
6	169,922,344	13,328,130	7.8%	179,827,638	9,063,937	5.0%	1.56
7	179,908,617	16,181,910	9.0%	172,951,859	10,790,399	6.2%	1.44
8	192,066,423	24,697,434	12.9%	166,115,332	12,111,614	7.3%	1.76
9	187,932,492	21,860,231	11.6%	159,372,746	14,955,179	9.4%	1.24
10	182,172,542	31,424,921	17.3%	152,735,848	16,823,362	11.0%	1.57
11	160,842,577	50,660,724	31.5%	107,456,951	18,710,375	17.4%	1.81
12	162,863,631	55,715,351	34.2%	101,351,356	21,075,945	20.8%	1.65
13	156,986,411	62,988,939	40.1%	95,370,414	23,767,106	24.9%	1.61
14	151,007,018	71,470,752	47.3%	89,535,536	29,362,114	32.8%	1.44
15	144,996,486	81,302,712	56.1%	83,883,320	33,037,513	39.4%	1.42
16	138,861,184	92,642,970	66.7%	78,363,344	38,738,765	49.4%	1.35
17	132,710,377	105,634,789	79.6%	72,994,637	43,500,756	59.6%	1.34
18	126,636,228	120,359,991	95.0%	67,929,942	48,698,799	71.7%	1.33
19	120,534,245	136,830,319	113.5%	63,056,450	57,568,789	91.3%	1.24
20	114,361,228	155,043,770	135.6%	58,380,470	63,751,475	109.2%	1.24
21	108,212,749	174,930,914	161.7%	53,911,184	74,837,614	138.8%	1.16
22	102,140,222	196,286,552	192.2%	49,668,756	82,287,440	165.7%	1.16
23	96,075,083	218,957,669	227.9%	45,584,971	90,228,558	197.9%	1.15
24	90,014,456	242,660,867	269.6%	41,678,616	106,818,120	256.3%	1.05
25	84,006,545	267,086,363	317.9%	37,984,430	115,744,328	304.7%	1.04
26	78,087,300	291,859,191	373.8%	34,482,688	126,233,482	366.1%	1.02
27	72,285,213	316,340,286	437.6%	31,174,052	134,397,521	431.1%	1.02
28	66,617,445	339,993,130	510.4%	28,077,555	142,365,628	507.0%	1.01
29	61,099,890	362,319,431	593.0%	25,191,018	151,037,322	599.6%	0.99
30	55,762,665	382,773,985	686.4%	22,500,115	157,588,188	700.4%	0.98
31	50,640,270	400,942,949	791.7%	20,004,484	193,620,139	967.9%	0.82
32	45,744,535	416,210,523	909.9%	17,704,968	200,093,528	1130.2%	0.81
33	41,100,940	428,284,018	1042.0%	15,599,480	204,414,386	1310.4%	0.80
34	36,723,693	436,825,545	1189.5%	13,674,763	207,946,703	1520.7%	0.78
35	32,623,754	441,359,759	1352.9%	11,918,656	205,696,885	1725.8%	0.78
36	28,821,086	441,918,133	1533.3%	10,337,492	203,134,663	1965.0%	0.78
37	25,318,089	438,641,314	1732.5%	8,914,064	196,615,585	2205.7%	0.79
38	22,113,866	431,614,241	1951.8%	7,639,668	186,559,418	2442.0%	0.80
39	19,203,438	421,200,600	2193.4%	6,509,405	175,094,174	2689.9%	0.82
40	16,579,217	407,699,174	2459.1%	5,517,215	167,005,154	3027.0%	0.81
41	14,229,976	391,434,842	2750.8%	4,647,815	184,120,319	3961.4%	0.69
42	12,140,217	372,797,691	3070.8%	3,887,428	174,827,411	4497.3%	0.68
43	10,295,656	352,195,252	3420.8%	3,234,303	164,544,372	5087.5%	0.67
44	8,681,222	330,128,377	3802.8%	2,678,056	153,577,256	5734.7%	0.66
45	7,279,606	307,107,888	4218.7%	2,207,884	141,802,437	6422.5%	0.66
46	6,071,408	283,652,948	4671.9%	1,813,126	128,368,790	7080.0%	0.66
47	5,036,430	260,140,930	5165.2%	1,484,163	116,407,471	7843.3%	0.66
48	4,155,438	236,852,933	5699.8%	1,211,795	103,839,706	8569.1%	0.67
49	3,410,139	214,167,220	6280.3%	987,455	92,213,053	9338.5%	0.67
50	2,783,996	192,212,947	6904.2%	803,929	83,599,306	10398.8%	0.66
51	2,261,659	171,324,781	7575.2%	653,275	75,790,196	11601.6%	0.65
52	1,828,640	151,610,470	8290.9%	250,421	32,412,995	12943.4%	0.64
53	1,472,000	133,306,163	9056.1%	95,994	13,861,983	14440.5%	0.63
54	1,180,286	116,498,507	9870.4%	36,798	5,928,320	16110.6%	0.61
55	943,029	101,216,797	10733.2%	14,106	2,535,351	17974.0%	0.60
56	750,907	87,444,400	11645.2%	5,407	1,084,288	20052.9%	0.58
57	596,001	75,120,159	12604.0%	2,073	463,715	22372.2%	0.56
58	471,669	64,149,456	13600.5%	795	198,316	24959.8%	0.54
59	372,267	54,511,250	14643.0%	305	84,813	27846.6%	0.53
60	293,115	46,142,835	15742.2%	117	36,272	31067.3%	0.51

Lifetime	4,426,186,278	12,083,949,741	273.0%	3,070,136,618	5,060,822,641	164.8%	1.66
Lifetime*	2,506,431,395	2,874,256,657	114.7%	1,962,852,262	1,236,594,804	63.0%	1.82

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by VA (42% on June 20, 2010) rather than the prior rate action approved by other states.

- Columns A and B are discounted to inception at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4.5%.

Attachment 2
Metropolitan Life Insurance Company
Nationwide Original Pricing Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium		Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.0609
	1999	-	-	N/A	-	-	-	N/A								4.48%	1.9725
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.8879
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8070
	2002	-	-	N/A	-	-	-	N/A								4.48%	1.7295
	2003	5,743,254	57,195	1.0%	6,372	9,506,911	94,675	1.0%								4.48%	1.6553
	2004	52,124,259	330,001	0.6%	43,898	82,582,517	522,834	0.6%								4.48%	1.5843
	2005	156,398,765	4,444,947	2.8%	86,773	237,163,787	6,740,337	2.8%								4.48%	1.5164
	2006	199,683,280	7,353,554	3.7%	87,364	289,816,625	10,672,819	3.7%								4.48%	1.4514
	2007	190,111,237	11,441,180	6.0%	84,897	264,092,773	15,893,501	6.0%								4.48%	1.3891
	2008	183,006,167	13,971,721	7.6%	82,411	243,321,952	18,576,567	7.6%								4.48%	1.3296
	2009	173,904,619	15,396,290	8.9%	79,582	221,306,168	19,592,889	8.9%								4.48%	1.2726
	2010	166,673,719	16,767,379	10.1%	77,113	203,009,501	20,422,759	10.1%								4.48%	1.2180
Projected Future Experience	2011	190,948,965	19,064,012	10.0%	75,216	222,604,214	22,224,417	10.0%								4.48%	1.1658
	2012	218,317,515	23,406,443	10.7%	74,158	243,596,750	26,116,701	10.7%								4.48%	1.1158
	2013	211,519,521	26,791,240	12.7%	73,803	225,891,662	28,611,627	12.7%								4.48%	1.0679
	2014	197,272,533	41,902,918	21.2%	71,957	201,643,024	42,831,260	21.2%								4.48%	1.0222
	2015	176,848,873	31,163,944	17.6%	69,010	173,015,780	30,488,484	17.6%	1.3901	N/A	0.0410	0.0000	0.959	0.896	4.48%	0.9783	
	2016	154,693,498	33,388,261	21.6%	66,083	144,851,272	31,263,965	21.6%	1.3901	N/A	0.0424	0.0000	0.958	0.875	4.48%	0.9364	
	2017	145,103,566	38,978,190	26.9%	63,193	130,045,454	34,933,231	26.9%	1.3901	N/A	0.0437	0.0000	0.956	0.938	4.48%	0.8962	
	2018	136,080,800	46,001,165	33.8%	60,333	116,729,541	39,459,607	33.8%	1.3901	N/A	0.0453	0.0000	0.955	0.938	4.48%	0.8578	
	2019	127,308,447	52,793,939	41.5%	57,505	104,522,065	43,344,583	41.5%	1.3901	N/A	0.0469	0.0000	0.953	0.936	4.48%	0.8210	
	2020	118,664,951	59,456,807	50.9%	54,709	93,248,116	47,559,141	50.9%	1.3901	N/A	0.0486	0.0000	0.951	0.932	4.48%	0.7858	
	2021	110,356,857	68,109,487	61.7%	51,944	83,001,083	51,226,189	61.7%	1.3901	N/A	0.0509	0.0000	0.949	0.930	4.48%	0.7521	
	2022	102,380,718	77,725,802	75.9%	49,213	73,700,332	55,952,112	75.9%	1.3901	N/A	0.0526	0.0000	0.947	0.928	4.48%	0.7199	
	2023	94,704,490	89,058,451	94.0%	46,520	65,251,226	61,361,115	94.0%	1.3901	N/A	0.0547	0.0000	0.945	0.925	4.48%	0.6890	
2024	87,196,768	100,703,392	115.5%	43,868	57,502,315	66,409,322	115.5%	1.3901	N/A	0.0570	0.0000	0.943	0.921	4.48%	0.6595		
2025	80,073,154	113,796,542	142.1%	41,263	50,540,405	71,825,862	142.1%	1.3901	N/A	0.0594	0.0000	0.941	0.918	4.48%	0.6312		
2026	73,311,361	125,441,911	171.1%	38,710	44,288,391	75,780,911	171.1%	1.3901	N/A	0.0619	0.0000	0.938	0.916	4.48%	0.6041		
2027	66,809,274	140,931,500	210.9%	36,212	38,629,777	81,487,375	210.9%	1.3901	N/A	0.0645	0.0000	0.935	0.911	4.48%	0.5782		
2028	60,643,864	158,653,342	261.6%	33,778	33,561,983	87,801,415	261.6%	1.3901	N/A	0.0672	0.0000	0.933	0.908	4.48%	0.5534		
2029	54,786,446	171,526,011	313.1%	31,412	29,019,655	90,855,058	313.1%	1.3901	N/A	0.0700	0.0000	0.930	0.903	4.48%	0.5297		
2030	49,294,055	183,566,696	372.4%	29,120	24,990,820	93,063,600	372.4%	1.3901	N/A	0.0730	0.0000	0.927	0.900	4.48%	0.5070		
2031	44,148,330	193,683,029	438.7%	26,906	21,422,348	93,981,931	438.7%	1.3901	N/A	0.0760	0.0000	0.924	0.896	4.48%	0.4852		
2032	39,362,742	203,384,192	516.7%	24,776	18,281,211	94,457,582	516.7%	1.3901	N/A	0.0792	0.0000	0.921	0.892	4.48%	0.4644		
2033	34,901,301	214,558,857	614.8%	22,734	15,514,154	95,374,640	614.8%	1.3901	N/A	0.0824	0.0000	0.918	0.887	4.48%	0.4445		
2034	30,795,533	236,444,552	767.8%	20,786	13,102,104	100,596,441	767.8%	1.3901	N/A	0.0857	0.0000	0.914	0.882	4.48%	0.4255		
2035	27,029,500	262,938,926	972.8%	18,932	11,006,726	107,073,106	972.8%	1.3901	N/A	0.0892	0.0000	0.911	0.878	4.48%	0.4072		
2036	23,590,864	288,944,461	1,140.0%	17,178	9,194,557	104,821,309	1,140.0%	1.3901	N/A	0.0926	0.0000	0.907	0.873	4.48%	0.3898		
2037	20,479,122	270,420,417	1,320.5%	15,524	7,639,504	100,877,263	1,320.5%	1.3901	N/A	0.0963	0.0000	0.904	0.868	4.48%	0.3730		
2038	17,669,589	268,095,604	1,517.3%	13,972	6,308,805	95,721,686	1,517.3%	1.3901	N/A	0.1000	0.0000	0.900	0.863	4.48%	0.3570		
2039	15,151,430	261,247,691	1,724.2%	12,522	5,177,750	89,277,073	1,724.2%	1.3901	N/A	0.1038	0.0000	0.896	0.857	4.48%	0.3417		
2040	12,919,221	251,763,520	1,948.8%	11,175	4,225,622	82,346,875	1,948.8%	1.3901	N/A	0.1076	0.0000	0.892	0.853	4.48%	0.3271		
2041	10,950,701	238,178,438	2,175.0%	9,929	3,428,176	74,563,039	2,175.0%	1.3901	N/A	0.1115	0.0000	0.889	0.848	4.48%	0.3131		
2042	9,222,365	221,971,955	2,407.0%	8,783	2,763,300	66,511,997	2,407.0%	1.3901	N/A	0.1155	0.0000	0.885	0.842	4.48%	0.2996		
2043	7,718,332	208,452,788	2,700.7%	7,734	2,213,494	59,780,912	2,700.7%	1.3901	N/A	0.1194	0.0000	0.881	0.837	4.48%	0.2868		
2044	6,419,132	206,338,712	3,214.4%	6,779	1,761,968	56,637,279	3,214.4%	1.3901	N/A	0.1235	0.0000	0.877	0.832	4.48%	0.2745		
2045	5,303,395	207,928,839	3,920.7%	5,915	1,393,293	54,626,481	3,920.7%	1.3901	N/A	0.1275	0.0000	0.873	0.826	4.48%	0.2627		
2046	4,351,600	194,618,989	4,472.4%	5,137	1,094,219	48,937,361	4,472.4%	1.3901	N/A	0.1315	0.0000	0.869	0.821	4.48%	0.2515		
2047	3,547,781	179,151,534	5,049.7%	4,441	853,845	43,116,421	5,049.7%	1.3901	N/A	0.1354	0.0000	0.865	0.815	4.48%	0.2407		
2048	2,875,125	163,070,759	5,671.8%	3,823	662,286	37,563,418	5,671.8%	1.3901	N/A	0.1393	0.0000	0.861	0.810	4.48%	0.2304		
2049	2,316,879	146,284,343	6,313.9%	3,276	510,810	32,251,780	6,313.9%	1.3901	N/A	0.1431	0.0000	0.857	0.806	4.48%	0.2205		
2050	1,857,086	129,514,463	6,974.1%	2,794	391,881	27,330,083	6,974.1%	1.3901	N/A	0.1470	0.0000	0.853	0.802	4.48%	0.2110		
2051	1,480,757	113,704,403	7,678.8%	2,374	299,070	22,965,018	7,678.8%	1.3901	N/A	0.1505	0.0000	0.850	0.797	4.48%	0.2020		
2052	1,175,037	98,660,399	8,396.4%	2,008	227,147	19,072,131	8,396.4%	1.3901	N/A	0.1541	0.0000	0.846	0.794	4.48%	0.1933		
2053	928,218	85,695,834	9,232.3%	1,692	171,741	15,855,608	9,232.3%	1.3901	N/A	0.1574	0.0000	0.843	0.790	4.48%	0.1850		
2054	730,270	74,712,935	10,230.9%	1,420	129,322	13,230,791	10,230.9%	1.3901	N/A	0.1608	0.0000	0.839	0.787	4.48%	0.1771		
2055	572,470	64,208,943	11,216.1%	1,187	97,031	10,883,094	11,216.1%	1.3901	N/A	0.1642	0.0000	0.836	0.784	4.48%	0.1695		
2056	447,082	55,526,857	12,419.8%	988	72,529	9,007,967	12,419.8%	1.3901	N/A	0.1672	0.0000	0.833	0.781	4.48%	0.1622		
2057	348,023	48,223,198	13,856.3%	820	54,038	7,487,667	13,856.3%	1.3901	N/A	0.1704	0.0000	0.830	0.778	4.48%	0.1553		
2058	270,220	41,773,111	15,458.9%	678	40,158	6,208,035	15,458.9%	1.3901	N/A	0.1733	0.0000	0.827	0.776	4.48%	0.1486		
2059	209,250	36,089,241	17,246.9%	558	29,764	5,133,363	17,246.9%	1.3901	N/A	0.1770	0.0000	0.823	0.774	4.48%	0.1422		
2060	161,633	31,100,983	19,241.7%	458	22,005	4,234,139	19,241.7%	1.3901	N/A	0.1794	0.0000	0.821	0.772	4.48%	0.1361		
2061	124,548	26,736,876	21,467.2%	374	16,229	3,483,923	21,467.2%	1.3901	N/A	0.1826	0.0000	0.817	0.771	4.48%	0.1303		
2062	96,732	22,927,938	23,950.1%	304	11,939	2,859,497	23,950.1%	1.3901	N/A	0.1863	0.0000	0.814	0.769	4.48%	0.1249		
2063	73,435	19,624,827	26,723.0%	247	8,786	2,342,333	26,723.0%	1.3901	N/A	0.1896	0.0000	0.811	0.767	4.48%	0.1194		
2064	56,183	16,748,504	29,810.6%	199	6,419	1,913,526	29,810.6%	1.3901	N/A	0.1930	0.0000						

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Original Pricing Assumptions Applied Since Inception, Using Actual Sales
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 10, 2003

	Calendar Year	Pricing Assumptions Without Interest			Discounted to 12/31/2014			Discount Rate	Discount Factor
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2003	5,753,254	58,105	1.0%	9,544,450	96,393	1.0%	4.50%	1.6590
	2004	51,695,558	574,516	1.1%	82,068,081	912,060	1.1%	4.50%	1.5875
	2005	154,228,753	1,992,948	1.3%	234,298,823	3,027,616	1.3%	4.50%	1.5192
	2006	199,971,450	3,392,397	1.7%	290,707,653	4,931,682	1.7%	4.50%	1.4537
	2007	193,233,974	4,556,560	2.4%	268,816,340	6,338,833	2.4%	4.50%	1.3911
	2008	186,497,103	5,935,492	3.2%	248,272,134	7,901,556	3.2%	4.50%	1.3312
	2009	180,362,643	7,454,665	4.1%	229,766,225	9,496,591	4.1%	4.50%	1.2739
	2010	174,108,911	9,148,579	5.3%	212,248,342	11,152,621	5.3%	4.50%	1.2191
	2011	167,779,497	10,719,611	6.4%	195,724,821	12,505,068	6.4%	4.50%	1.1666
	2012	161,474,116	12,568,706	7.8%	180,257,624	14,030,763	7.8%	4.50%	1.1163
	2013	152,766,062	14,804,673	9.7%	163,192,922	15,815,148	9.7%	4.50%	1.0683
	2014	132,083,682	16,681,385	12.6%	135,022,863	17,052,586	12.6%	4.50%	1.0223
	2015	106,238,874	18,721,195	17.6%	103,926,263	18,313,672	17.6%	4.50%	0.9782
	2016	98,660,532	21,294,390	21.6%	92,356,830	19,933,830	21.6%	4.50%	0.9361
Projected Experience	2017	92,979,642	24,976,493	26.9%	83,290,821	22,373,850	26.9%	4.50%	0.8958
	2018	87,428,528	29,554,804	33.8%	74,945,802	25,334,838	33.8%	4.50%	0.8572
	2019	82,010,290	34,008,104	41.5%	67,273,657	27,897,924	41.5%	4.50%	0.8203
	2020	76,718,713	39,087,547	50.9%	60,222,907	30,683,071	50.9%	4.50%	0.7850
	2021	71,613,354	44,197,968	61.7%	53,794,531	33,200,637	61.7%	4.50%	0.7512
	2022	66,733,486	50,662,994	75.9%	47,970,212	36,418,217	75.9%	4.50%	0.7188
	2023	62,032,111	58,333,916	94.0%	42,670,535	40,126,628	94.0%	4.50%	0.6879
	2024	57,513,528	66,422,271	115.5%	37,858,661	43,722,900	115.5%	4.50%	0.6583
	2025	53,187,616	75,587,965	142.1%	33,503,446	47,613,664	142.1%	4.50%	0.6299
	2026	49,041,839	83,914,434	171.1%	29,561,700	50,582,388	171.1%	4.50%	0.6028
	2027	45,052,146	95,035,705	210.9%	25,987,341	54,819,260	210.9%	4.50%	0.5768
	2028	41,238,682	107,884,729	261.6%	22,763,281	59,551,137	261.6%	4.50%	0.5520
	2029	37,614,533	117,763,997	313.1%	19,868,701	62,205,148	313.1%	4.50%	0.5282
	2030	34,173,879	127,260,501	372.4%	17,273,955	64,326,678	372.4%	4.50%	0.5055
	2031	30,924,878	135,670,457	438.7%	14,958,540	65,624,574	438.7%	4.50%	0.4837
	2032	27,877,427	144,040,474	516.7%	12,903,799	66,672,917	516.7%	4.50%	0.4629
	2033	25,027,169	153,856,871	614.8%	11,085,638	68,149,947	614.8%	4.50%	0.4429
	2034	22,367,816	171,737,508	767.8%	9,481,030	72,794,320	767.8%	4.50%	0.4239
	2035	19,900,100	193,585,785	972.8%	8,071,817	78,521,667	972.8%	4.50%	0.4056
	2036	17,624,249	200,922,867	1140.0%	6,840,855	77,988,240	1140.0%	4.50%	0.3882
	2037	15,534,572	205,129,174	1320.5%	5,770,092	76,192,267	1320.5%	4.50%	0.3714
	2038	13,620,804	206,664,542	1517.3%	4,841,388	73,456,993	1517.3%	4.50%	0.3554
	2039	11,878,402	204,812,690	1724.2%	4,040,256	69,663,894	1724.2%	4.50%	0.3401
	2040	10,304,071	200,800,733	1948.8%	3,353,848	65,358,171	1948.8%	4.50%	0.3255
	2041	8,886,182	193,275,025	2175.0%	2,767,792	60,199,660	2175.0%	4.50%	0.3115
	2042	7,617,942	183,362,127	2407.0%	2,270,595	54,652,704	2407.0%	4.50%	0.2981
	2043	6,493,888	175,383,618	2700.7%	1,852,211	50,023,577	2700.7%	4.50%	0.2852
	2044	5,504,423	176,936,015	3214.4%	1,502,385	48,293,166	3214.4%	4.50%	0.2729
	2045	4,636,140	181,767,951	3920.7%	1,210,904	47,475,599	3920.7%	4.50%	0.2612
	2046	3,880,154	173,534,259	4472.4%	989,808	43,373,261	4472.4%	4.50%	0.2499
	2047	3,230,691	163,139,473	5049.7%	772,709	39,019,313	5049.7%	4.50%	0.2392
	2048	2,677,551	151,864,799	5671.8%	612,833	34,758,529	5671.8%	4.50%	0.2289
	2049	2,209,895	139,529,515	6313.9%	484,016	30,560,050	6313.9%	4.50%	0.2190
	2050	1,817,286	126,738,825	6974.1%	380,886	26,563,259	6974.1%	4.50%	0.2096
	2051	1,489,988	114,413,220	7678.8%	298,840	22,947,301	7678.8%	4.50%	0.2006
	2052	1,218,807	102,335,534	8396.4%	233,924	19,641,089	8396.4%	4.50%	0.1919
	2053	995,342	91,892,931	9232.3%	182,808	16,877,376	9232.3%	4.50%	0.1837
	2054	792,063	81,034,918	10230.9%	139,209	14,242,254	10230.9%	4.50%	0.1758
	2055	521,258	58,464,919	11216.1%	87,668	9,832,990	11216.1%	4.50%	0.1682
	2056	217,839	27,055,196	12419.8%	35,060	4,354,363	12419.8%	4.50%	0.1609
	2057	83,713	11,599,480	13856.3%	12,893	1,786,472	13856.3%	4.50%	0.1540
	2058	32,170	4,973,091	15458.9%	4,741	732,959	15458.9%	4.50%	0.1474
	2059	12,362	2,132,133	17246.9%	1,744	300,704	17246.9%	4.50%	0.1410
	2060	4,751	914,118	19241.7%	641	123,370	19241.7%	4.50%	0.1350
	2061	1,826	391,913	21467.2%	236	50,615	21467.2%	4.50%	0.1291
	2062	702	168,026	23950.1%	87	20,766	23950.1%	4.50%	0.1236
	2063	270	72,039	26720.2%	32	8,520	26720.2%	4.50%	0.1183
	2064	104	30,885	29810.6%	12	3,495	29810.6%	4.50%	0.1132
	2065	40	13,242	33258.5%	4	1,434	33258.5%	4.50%	0.1083
	2066	15	5,677	37105.2%	2	588	37105.2%	4.50%	0.1036
	2067	6	2,434	41396.8%	1	241	41396.8%	4.50%	0.0992
	2068	2	1,044	46184.7%	0	99	46184.7%	4.50%	0.0949
	2069	1	447	51526.5%	0	41	51526.5%	4.50%	0.0908
	2070	0	192	57486.0%	0	17	57486.0%	4.50%	0.0869
	2071	0	82	64134.9%	0	7	64134.9%	4.50%	0.0832
Past		1,759,955,004	87,887,636	5%	2,249,920,278	103,260,916	5%		
Future		1,309,622,669	4,972,962,044	380%	908,437,754	1,877,370,632	207%		
Lifetime		3,069,577,673	5,060,849,680	165%	3,158,358,032	1,980,631,548	63%		

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
Calendar Year		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998		-	-	N/A	-	-	-	N/A							4.48%	2.1526
1999		-	-	N/A	-	-	-	N/A							4.48%	2.0603
2000		-	-	N/A	-	-	-	N/A							4.48%	1.9720
2001		-	-	N/A	-	-	-	N/A							4.48%	1.8875
2002		-	-	N/A	-	-	-	N/A							4.48%	1.8066
2003		5,743,254	57,196	1.0%	6,373	9,930,849	98,899	1.0%							4.48%	1.7291
2004		52,124,259	330,014	0.6%	43,944	86,266,459	546,179	0.6%							4.48%	1.6550
2005		156,398,765	4,414,862	2.8%	86,820	247,747,414	6,993,474	2.8%							4.48%	1.5841
2006		199,683,280	7,396,081	3.7%	87,402	302,754,944	11,213,758	3.7%							4.48%	1.5162
2007		190,111,237	11,563,195	6.1%	84,912	275,886,889	16,780,354	6.1%							4.48%	1.4512
2008		183,006,187	12,603,498	6.9%	82,402	254,132,501	17,508,048	6.9%							4.48%	1.3890
2009		173,904,619	15,733,887	9.0%	79,577	231,196,820	20,917,355	9.0%							4.48%	1.3294
2010		166,673,719	17,384,952	10.4%	77,101	212,085,803	22,121,673	10.4%							4.48%	1.2725
2011		190,948,965	19,527,690	10.2%	75,204	232,560,265	23,783,134	10.2%							4.48%	1.2179
2012		218,317,515	23,302,032	10.7%	74,139	254,495,740	27,163,500	10.7%							4.48%	1.1657
2013		211,519,521	26,296,338	12.4%	73,816	236,002,240	29,340,057	12.4%							4.48%	1.1157
2014		197,272,533	35,309,306	17.9%	71,988	210,671,614	37,707,573	17.9%							4.48%	1.0679
2015		164,478,814	50,243,427	30.5%	71,023	168,121,439	51,356,142	30.5%							4.48%	1.0221
Projected Future Experience	2016	158,307,021	58,586,571	37.0%	69,437	154,877,041	57,317,197	37.0%	1.3901	N/A	0.0223	0.0000	0.978	0.962	4.48%	0.9783
	2017	152,378,294	66,292,161	43.5%	67,807	142,686,769	62,075,864	43.5%	1.3901	N/A	0.0235	0.0000	0.977	0.963	4.48%	0.9364
	2018	146,695,188	75,240,793	51.3%	66,128	131,477,125	67,435,362	51.3%	1.3901	N/A	0.0248	0.0000	0.975	0.963	4.48%	0.8963
	2019	140,952,716	85,872,371	60.8%	64,402	120,915,371	73,493,486	60.8%	1.3901	N/A	0.0261	0.0000	0.974	0.961	4.48%	0.8578
	2020	135,067,246	97,729,356	72.4%	62,625	110,900,075	80,242,940	72.4%	1.3901	N/A	0.0276	0.0000	0.972	0.958	4.48%	0.8211
	2021	129,216,789	111,525,914	86.3%	60,793	101,548,724	87,645,842	86.3%	1.3901	N/A	0.0292	0.0000	0.971	0.957	4.48%	0.7859
	2022	123,366,788	127,157,149	103.1%	58,907	92,795,628	95,646,711	103.1%	1.3901	N/A	0.0310	0.0000	0.969	0.955	4.48%	0.7522
	2023	117,511,702	144,650,880	123.1%	56,964	84,602,678	104,141,558	123.1%	1.3901	N/A	0.0330	0.0000	0.967	0.953	4.48%	0.7200
	2024	111,592,899	163,963,393	146.9%	54,969	76,897,682	112,985,677	146.9%	1.3901	N/A	0.0350	0.0000	0.965	0.950	4.48%	0.6891
	2025	105,693,196	185,036,258	175.1%	52,921	69,710,386	122,041,432	175.1%	1.3901	N/A	0.0373	0.0000	0.963	0.947	4.48%	0.6596
	2026	99,769,827	207,731,603	208.2%	50,824	62,983,010	131,137,458	208.2%	1.3901	N/A	0.0396	0.0000	0.960	0.944	4.48%	0.6313
	2027	93,797,554	231,847,927	247.2%	48,682	56,674,727	140,088,066	247.2%	1.3901	N/A	0.0422	0.0000	0.958	0.940	4.48%	0.6042
	2028	87,874,578	257,043,961	292.5%	46,499	50,820,029	148,654,842	292.5%	1.3901	N/A	0.0448	0.0000	0.955	0.937	4.48%	0.5783
	2029	81,966,280	282,989,191	345.3%	44,281	45,371,236	156,644,530	345.3%	1.3901	N/A	0.0477	0.0000	0.952	0.933	4.48%	0.5535
	2030	76,158,153	309,233,472	406.0%	42,036	40,349,255	163,934,596	406.0%	1.3901	N/A	0.0507	0.0000	0.949	0.929	4.48%	0.5298
	2031	70,451,851	335,088,626	475.6%	39,772	35,726,071	169,923,247	475.6%	1.3901	N/A	0.0539	0.0000	0.946	0.925	4.48%	0.5071
	2032	64,880,193	360,077,493	555.0%	37,496	31,490,439	174,768,259	555.0%	1.3901	N/A	0.0572	0.0000	0.943	0.921	4.48%	0.4854
	2033	59,437,130	383,591,270	645.4%	35,219	27,612,018	178,200,546	645.4%	1.3901	N/A	0.0607	0.0000	0.939	0.916	4.48%	0.4646
	2034	54,186,018	405,173,260	747.7%	32,953	24,093,577	180,158,528	747.7%	1.3901	N/A	0.0643	0.0000	0.936	0.912	4.48%	0.4446
	2035	48,139,152	424,188,096	863.2%	30,708	20,912,957	180,528,791	863.2%	1.3901	N/A	0.0681	0.0000	0.932	0.907	4.48%	0.4256
	2036	43,915,367	439,923,975	992.7%	28,497	18,051,607	179,200,469	992.7%	1.3901	N/A	0.0720	0.0000	0.928	0.902	4.48%	0.4073
	2037	39,740,259	452,322,099	1138.2%	26,330	15,494,085	176,353,081	1138.2%	1.3901	N/A	0.0760	0.0000	0.924	0.897	4.48%	0.3899
	2038	35,430,811	460,726,357	1300.4%	24,218	13,221,784	171,830,147	1300.4%	1.3901	N/A	0.0802	0.0000	0.920	0.892	4.48%	0.3732
	2039	31,404,353	464,787,251	1480.0%	22,175	11,216,892	166,011,020	1480.0%	1.3901	N/A	0.0844	0.0000	0.916	0.886	4.48%	0.3572
	2040	27,673,676	464,698,400	1679.2%	20,211	9,460,700	158,864,778	1679.2%	1.3901	N/A	0.0886	0.0000	0.911	0.881	4.48%	0.3419
	2041	24,243,484	460,530,963	1899.6%	18,333	7,932,776	150,691,588	1899.6%	1.3901	N/A	0.0929	0.0000	0.907	0.876	4.48%	0.3272
	2042	21,110,081	452,527,694	2143.7%	16,550	6,611,406	141,725,850	2143.7%	1.3901	N/A	0.0972	0.0000	0.903	0.871	4.48%	0.3132
	2043	18,272,427	440,942,792	2413.2%	14,868	5,477,393	132,178,216	2413.2%	1.3901	N/A	0.1016	0.0000	0.898	0.866	4.48%	0.2998
	2044	15,723,358	426,060,253	2709.7%	13,293	4,511,248	122,242,547	2709.7%	1.3901	N/A	0.1060	0.0000	0.894	0.860	4.48%	0.2869
	2045	13,448,638	408,314,743	3036.1%	11,827	3,693,205	112,129,572	3036.1%	1.3901	N/A	0.1103	0.0000	0.890	0.855	4.48%	0.2746
	2046	11,432,367	388,462,164	3394.4%	10,471	3,004,934	101,999,992	3394.4%	1.3901	N/A	0.1146	0.0000	0.885	0.850	4.48%	0.2628
	2047	9,656,850	365,074,744	3788.8%	9,228	2,429,451	92,046,017	3788.8%	1.3901	N/A	0.1189	0.0000	0.881	0.845	4.48%	0.2516
	2048	8,109,198	342,211,548	4220.0%	8,090	1,952,649	82,402,609	4220.0%	1.3901	N/A	0.1232	0.0000	0.877	0.840	4.48%	0.2408
	2049	6,769,071	317,694,197	4693.3%	7,059	1,560,088	73,219,931	4693.3%	1.3901	N/A	0.1274	0.0000	0.873	0.835	4.48%	0.2305
	2050	5,618,495	292,751,967	5210.5%	6,130	1,239,407	64,579,338	5210.5%	1.3901	N/A	0.1316	0.0000	0.868	0.830	4.48%	0.2206
	2051	4,639,098	267,805,551	5772.8%	5,298	979,492	56,544,071	5772.8%	1.3901	N/A	0.1357	0.0000	0.864	0.826	4.48%	0.2111
	2052	3,810,071	243,276,404	6385.1%	4,558	769,971	49,163,322	6385.1%	1.3901	N/A	0.1398	0.0000	0.860	0.821	4.48%	0.2021
	2053	3,113,071	219,350,701	7046.1%	3,902	602,149	42,428,140	7046.1%	1.3901	N/A	0.1438	0.0000	0.856	0.817	4.48%	0.1934
	2054	2,530,900	196,331,195	7757.4%	3,326	468,558	36,347,790	7757.4%	1.3901	N/A	0.1477	0.0000	0.852	0.813	4.48%	0.1851
	2055	2,048,036	174,531,623	8521.9%	2,821	362,911	30,926,912	8521.9%	1.3901	N/A	0.1517	0.0000	0.848	0.809	4.48%	0.1772
	2056	1,650,065	154,073,990	9337.5%	2,384	279,858	26,131,559	9337.5%	1.3901	N/A	0.1549	0.0000	0.845	0.806	4.48%	0.1696
	2057	1,324,032	135,186,049	10210.2%	2,004	214,936	21,945,312	10210.2%	1.3901	N/A	0.1595	0.0000	0.840	0.802	4.48%	0.1623
	2058	1,058,482	117,949,990	11133.9%	1,679	164,463	18,311,047	11133.9%	1.3901	N/A	0.1622	0.0000	0.838	0.799	4.48%	0.1554
	2059	843,615	102,179,564	12112.1%	1,401	125,459	15,195,724	12112.1%	1.3901	N/A	0.1654	0.0000	0.835	0.797	4.48%	0.1487
	2060	670,113	88,079,357	13144.0%	1,165	95,385	12,537,335	13144.0%	1.3901	N/A	0.1686	0.0000	0.831	0.794	4.48%	0.1423
	2061	530,918	75,503,500	14221.3%	965	72,332	10,286,601	14221.3%	1.3901	N/A	0.1714	0.0000	0.829	0.792	4.48%	0.1362
	2062	419,233	64,384,442	15357.7%	797	54,668	8,395,750	15357.7%	1.3901	N/A	0.1743	0.0000	0.826	0.790	4.48%	0.1304
	2063	330,246	54,653,242	16549.3%	538	41,218	6,821,317	16549.3%	1.3901	N/A	0.1774	0.0000	0.823	0.788	4.48%	0.1248
2064	259,857	46,208,001	17782.1%	656	31,043											

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors					
		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor			
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0603
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	-	-	N/A	-	-	-	N/A								4.48%	1.8066
	2003	5,743,254	57,196	1.0%	6,373	9,930,849	98,899	1.0%								4.48%	1.7291
	2004	52,124,259	330,014	0.6%	43,944	86,266,459	546,179	0.6%								4.48%	1.6550
	2005	156,398,765	4,414,862	2.8%	86,820	247,747,414	6,993,474	2.8%								4.48%	1.5841
	2006	199,683,280	7,396,081	3.7%	87,402	302,754,944	11,213,758	3.7%								4.48%	1.5162
	2007	190,111,237	11,563,195	6.1%	84,912	275,886,889	16,780,354	6.1%								4.48%	1.4512
	2008	183,008,187	12,603,498	6.9%	82,402	254,132,501	17,506,048	6.9%								4.48%	1.3890
	2009	173,904,619	15,733,887	9.0%	79,577	231,196,820	20,917,355	9.0%								4.48%	1.3294
	2010	166,673,719	17,384,952	10.4%	77,101	212,085,803	22,121,673	10.4%								4.48%	1.2725
	2011	190,948,965	19,527,690	10.2%	75,204	232,560,265	23,783,134	10.2%								4.48%	1.2179
	2012	218,317,515	23,302,032	10.7%	74,139	254,495,740	27,163,500	10.7%								4.48%	1.1657
Projected Future Experience	2013	211,519,521	22,296,338	12.4%	73,816	236,302,240	29,340,057	12.4%								4.48%	1.1157
	2014	197,272,533	35,309,306	17.9%	71,988	210,671,614	37,707,573	17.9%								4.48%	1.0679
	2015	164,478,814	50,243,427	30.5%	71,023	168,121,439	51,356,142	30.5%								4.48%	1.0221
	2016	158,307,021	58,586,571	37.0%	69,437	154,877,041	57,317,197	37.0%	1.3901	1.0000	0.0223	1.0000	0.978	0.962	4.48%	0.9783	
	2017	165,452,831	65,520,962	39.6%	67,355	154,929,743	61,353,715	39.6%	1.5271	0.9950	0.0300	0.9933	0.970	0.963	4.48%	0.9364	
	2018	211,716,879	70,506,424	33.3%	63,712	189,753,509	63,192,134	33.3%	2.1410	0.9726	0.0541	0.9635	0.946	0.963	4.48%	0.8963	
	2019	208,892,602	79,778,111	38.2%	61,826	179,197,160	68,437,134	38.2%	2.2123	0.9700	0.0296	0.9600	0.970	0.961	4.48%	0.8578	
	2020	200,170,308	91,005,577	45.5%	60,120	164,354,444	74,722,226	45.5%	2.2123	0.9700	0.0276	0.9600	0.972	0.958	4.48%	0.8211	
	2021	191,499,901	103,852,931	54.2%	58,362	150,495,697	81,615,808	54.2%	2.2123	0.9700	0.0292	0.9600	0.971	0.957	4.48%	0.7859	
	2022	182,830,171	118,408,737	64.8%	56,550	137,523,566	89,066,218	64.8%	2.2123	0.9700	0.0310	0.9600	0.969	0.955	4.48%	0.7522	
	2023	174,152,907	134,698,899	77.3%	54,686	125,381,575	96,976,619	77.3%	2.2123	0.9700	0.0330	0.9600	0.967	0.953	4.48%	0.7200	
	2024	165,381,198	152,682,634	92.3%	52,770	113,962,733	105,212,264	92.3%	2.2123	0.9700	0.0350	0.9600	0.965	0.950	4.48%	0.6881	
	2025	156,637,824	172,305,763	110.0%	50,804	103,311,127	113,644,981	110.0%	2.2123	0.9700	0.0373	0.9600	0.963	0.947	4.48%	0.6596	
	2026	147,859,363	193,439,669	130.8%	48,791	93,341,123	122,115,201	130.8%	2.2123	0.9700	0.0396	0.9600	0.960	0.944	4.48%	0.6313	
	2027	139,008,425	215,896,790	155.3%	46,735	83,992,217	130,450,007	155.3%	2.2123	0.9700	0.0422	0.9600	0.958	0.940	4.48%	0.6042	
2028	130,230,546	239,359,336	183.8%	44,639	75,315,526	138,427,389	183.8%	2.2123	0.9700	0.0448	0.9600	0.955	0.937	4.48%	0.5783		
2029	121,474,420	263,519,535	216.9%	42,510	67,240,390	145,867,387	216.9%	2.2123	0.9700	0.0477	0.9600	0.952	0.933	4.48%	0.5535		
2030	112,866,748	287,959,209	255.1%	40,355	59,797,789	152,562,776	255.1%	2.2123	0.9700	0.0507	0.9600	0.949	0.929	4.48%	0.5298		
2031	104,409,981	312,034,715	298.9%	38,181	52,946,209	158,232,527	298.9%	2.2123	0.9700	0.0539	0.9600	0.946	0.925	4.48%	0.5071		
2032	96,152,758	335,304,161	348.7%	35,996	46,668,982	162,744,203	348.7%	2.2123	0.9700	0.0572	0.9600	0.943	0.921	4.48%	0.4854		
2033	88,086,112	357,200,191	405.5%	33,811	40,921,143	165,940,349	405.5%	2.2123	0.9700	0.0607	0.9600	0.939	0.916	4.48%	0.4646		
2034	80,303,939	377,297,340	469.8%	31,635	35,706,797	167,763,621	469.8%	2.2123	0.9700	0.0643	0.9600	0.936	0.912	4.48%	0.4446		
2035	72,824,458	395,003,955	542.4%	29,480	30,993,102	168,108,386	542.4%	2.2123	0.9700	0.0681	0.9600	0.932	0.907	4.48%	0.4256		
2036	65,675,586	409,657,205	623.8%	27,357	26,752,568	166,871,477	623.8%	2.2123	0.9700	0.0720	0.9600	0.928	0.902	4.48%	0.4073		
2037	58,895,255	421,202,339	715.2%	25,276	22,962,309	164,219,989	715.2%	2.2123	0.9700	0.0760	0.9600	0.924	0.897	4.48%	0.3899		
2038	52,508,632	429,028,384	817.1%	23,250	19,594,748	160,101,353	817.1%	2.2123	0.9700	0.0802	0.9600	0.920	0.892	4.48%	0.3732		
2039	46,541,401	432,809,888	929.9%	21,288	16,623,488	154,589,461	929.9%	2.2123	0.9700	0.0844	0.9600	0.916	0.886	4.48%	0.3572		
2040	41,012,520	432,727,150	1055.1%	19,402	14,020,803	147,934,881	1055.1%	2.2123	0.9700	0.0886	0.9600	0.911	0.881	4.48%	0.3419		
2041	35,928,960	428,846,433	1193.6%	17,600	11,756,413	140,324,005	1193.6%	2.2123	0.9700	0.0929	0.9600	0.907	0.876	4.48%	0.3272		
2042	31,285,241	421,393,789	1346.9%	15,888	9,798,135	131,975,111	1346.9%	2.2123	0.9700	0.0972	0.9600	0.903	0.871	4.48%	0.3132		
2043	27,079,825	410,605,928	1516.3%	14,273	8,117,522	123,084,355	1516.3%	2.2123	0.9700	0.1016	0.9600	0.898	0.866	4.48%	0.2998		
2044	23,302,091	396,747,307	1702.6%	12,761	6,685,691	113,832,260	1702.6%	2.2123	0.9700	0.1060	0.9600	0.894	0.860	4.48%	0.2869		
2045	19,930,946	380,222,689	1907.7%	11,354	5,473,347	104,415,058	1907.7%	2.2123	0.9700	0.1103	0.9600	0.890	0.855	4.48%	0.2746		
2046	16,942,823	361,363,487	2132.8%	10,052	4,453,327	94,962,392	2132.8%	2.2123	0.9700	0.1146	0.9600	0.885	0.850	4.48%	0.2628		
2047	14,311,498	340,702,562	2380.6%	8,857	3,600,457	85,713,251	2380.6%	2.2123	0.9700	0.1189	0.9600	0.881	0.845	4.48%	0.2516		
2048	12,017,870	318,667,393	2651.6%	7,766	2,893,835	76,733,309	2651.6%	2.2123	0.9700	0.1232	0.9600	0.877	0.840	4.48%	0.2408		
2049	10,031,796	295,836,836	2949.0%	6,777	2,312,058	68,182,400	2949.0%	2.2123	0.9700	0.1274	0.9600	0.873	0.835	4.48%	0.2305		
2050	8,326,637	272,610,631	3274.0%	5,885	1,836,806	60,136,279	3274.0%	2.2123	0.9700	0.1316	0.9600	0.868	0.830	4.48%	0.2206		
2051	6,875,165	249,380,529	3627.3%	5,086	1,451,612	52,653,839	3627.3%	2.2123	0.9700	0.1357	0.9600	0.864	0.826	4.48%	0.2111		
2052	5,646,544	226,538,988	4012.0%	4,375	1,141,101	45,780,885	4012.0%	2.2123	0.9700	0.1398	0.9600	0.860	0.821	4.48%	0.2021		
2053	4,613,586	204,259,372	4427.3%	3,746	892,388	39,509,084	4427.3%	2.2123	0.9700	0.1438	0.9600	0.856	0.817	4.48%	0.1934		
2054	3,750,805	182,823,609	4874.2%	3,193	694,406	33,847,062	4874.2%	2.2123	0.9700	0.1477	0.9600	0.852	0.813	4.48%	0.1851		
2055	3,035,199	162,523,847	5354.6%	2,709	537,836	28,799,140	5354.6%	2.2123	0.9700	0.1517	0.9600	0.848	0.809	4.48%	0.1772		
2056	2,445,404	143,473,699	5867.1%	2,289	414,750	24,333,717	5867.1%	2.2123	0.9700	0.1549	0.9600	0.845	0.806	4.48%	0.1696		
2057	1,962,223	125,985,249	6415.4%	1,824	318,536	20,435,475	6415.4%	2.2123	0.9700	0.1595	0.9600	0.840	0.802	4.48%	0.1623		
2058	1,568,676	109,741,911	6995.8%	1,612	243,734	17,051,247	6995.8%	2.2123	0.9700	0.1622	0.9600	0.838	0.799	4.48%	0.1554		
2059	1,250,241	95,149,610	7610.5%	1,345	185,931	14,150,258	7610.5%	2.2123	0.9700	0.1654	0.9600	0.835	0.797	4.48%	0.1487		
2060	993,111	82,019,498	8258.8%	1,118	141,361	11,674,766	8258.8%	2.2123	0.9700	0.1686	0.9600	0.831	0.794	4.48%	0.1423		
2061	786,823	70,308,859	8935.8%	927	107,197	9,578,883	8935.8%	2.2123	0.9700	0.1714	0.9600	0.829	0.792	4.48%	0.1362		
2062	621,305	59,954,792	9649.8%	765	81,018	7,818,122	9649.8%	2.2123	0.9700	0.1743	0.9600	0.826	0.790	4.48%	0.1304		
2063	489,426	50,893,099	10398.5%	619	61,086	6,352,010											

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

1	Accumulated value of initial earned premium	2,320,510,465	x	58%	=	1,345,896,070
2a	Accumulated value of earned premium	2,553,791,537				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	233,281,072		85%	=	198,288,912
3	Present value of future projected initial earned premium	1,266,662,792		58%	=	734,664,419
4a	Present value of future projected premium	2,392,163,628				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,125,500,836		85%	=	956,675,711
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,235,525,111
6a	Accumulated value of incurred claims without the inclusion of active life reserves					214,172,004
6b	Present value of future projected incurred claims without the inclusion of active life reserves					4,504,757,866
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					4,718,929,870
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With No Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
Calendar Year		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence
Historical Experience	1998	-	-	N/A	-	-	-	N/A						6.00%	2.7724	
	1999	-	-	N/A	-	-	-	N/A						6.00%	2.6155	
	2000	-	-	N/A	-	-	-	N/A						6.00%	2.4674	
	2001	-	-	N/A	-	-	-	N/A						6.00%	2.3277	
	2002	-	-	N/A	-	-	-	N/A						6.00%	2.1960	
	2003	5,743,254	57,196	1.0%	6,373	11,898,202	118,492	1.0%						6.00%	2.0717	
	2004	52,124,259	330,014	0.6%	43,944	101,872,589	644,986	0.6%						6.00%	1.9544	
	2005	156,398,765	4,414,862	2.8%	86,820	288,366,566	8,140,081	2.8%						6.00%	1.8438	
	2006	199,683,280	7,396,081	3.7%	87,402	347,334,098	12,864,928	3.7%						6.00%	1.7394	
	2007	190,111,237	11,563,195	6.1%	84,912	311,966,271	18,974,821	6.1%						6.00%	1.6410	
	2008	183,006,187	12,603,498	6.9%	82,402	283,305,572	19,511,250	6.9%						6.00%	1.5481	
	2009	173,904,619	15,733,887	9.0%	79,577	253,979,837	22,978,631	9.0%						6.00%	1.4605	
	2010	166,673,719	17,384,952	10.4%	77,101	229,640,976	23,952,770	10.4%						6.00%	1.3778	
	2011	190,948,965	19,527,690	10.2%	75,204	248,195,385	25,382,084	10.2%						6.00%	1.2998	
	2012	218,317,515	23,302,032	10.7%	74,139	267,706,618	28,573,558	10.7%						6.00%	1.2262	
Projected Future Experience	2013	211,519,521	26,236,339	12.4%	73,816	244,689,379	30,420,052	12.4%						6.00%	1.1568	
	2014	197,272,533	35,309,306	17.9%	71,988	215,290,774	38,534,345	17.9%						6.00%	1.0913	
	2015	164,478,814	50,243,427	30.5%	71,023	169,341,303	51,728,774	30.5%						6.00%	1.0296	
	2016	158,307,021	58,586,571	37.0%	69,437	153,761,371	56,904,308	37.0%	1.3901	N/A	0.0223	0.0000	0.978	0.962	6.00%	0.9713
	2017	152,378,294	66,292,161	43.5%	67,807	139,625,361	60,743,999	43.5%	1.3901	N/A	0.0235	0.0000	0.977	0.963	6.00%	0.9163
	2018	146,695,188	75,240,793	51.3%	66,128	126,809,329	65,041,223	51.3%	1.3901	N/A	0.0248	0.0000	0.975	0.963	6.00%	0.8644
	2019	140,952,716	85,872,371	60.8%	64,402	114,948,397	69,866,704	60.8%	1.3901	N/A	0.0261	0.0000	0.974	0.961	6.00%	0.8155
	2020	135,067,246	97,729,356	72.4%	62,625	103,913,902	75,188,019	72.4%	1.3901	N/A	0.0276	0.0000	0.972	0.958	6.00%	0.7693
	2021	129,216,789	111,525,914	86.3%	60,793	93,785,713	80,945,653	86.3%	1.3901	N/A	0.0292	0.0000	0.971	0.957	6.00%	0.7258
	2022	123,366,788	127,157,149	103.1%	58,907	84,471,486	87,066,815	103.1%	1.3901	N/A	0.0310	0.0000	0.969	0.955	6.00%	0.6847
	2023	117,511,702	144,650,880	123.1%	56,964	75,907,926	93,438,765	123.1%	1.3901	N/A	0.0330	0.0000	0.967	0.953	6.00%	0.6460
	2024	111,592,899	163,963,983	146.9%	54,969	68,004,346	99,918,711	146.9%	1.3901	N/A	0.0350	0.0000	0.965	0.950	6.00%	0.6094
	2025	105,693,196	185,036,258	175.1%	52,921	60,763,294	106,377,828	175.1%	1.3901	N/A	0.0373	0.0000	0.963	0.947	6.00%	0.5749
	2026	99,769,827	207,731,603	208.2%	50,824	54,111,259	112,665,510	208.2%	1.3901	N/A	0.0396	0.0000	0.960	0.944	6.00%	0.5424
	2027	93,797,554	231,847,927	247.2%	48,682	47,992,576	118,627,606	247.2%	1.3901	N/A	0.0422	0.0000	0.958	0.940	6.00%	0.5117
2028	87,874,578	257,043,961	292.5%	46,499	42,416,999	124,074,944	292.5%	1.3901	N/A	0.0448	0.0000	0.955	0.937	6.00%	0.4827	
2029	81,966,280	282,989,191	345.3%	44,281	37,325,535	128,866,688	345.3%	1.3901	N/A	0.0477	0.0000	0.952	0.933	6.00%	0.4454	
2030	76,158,153	309,233,472	406.0%	42,036	32,717,594	132,846,908	406.0%	1.3901	N/A	0.0507	0.0000	0.949	0.929	6.00%	0.4096	
2031	70,451,851	335,088,626	475.6%	39,772	28,552,984	135,806,024	475.6%	1.3901	N/A	0.0539	0.0000	0.946	0.925	6.00%	0.4053	
2032	64,880,193	360,077,493	555.0%	37,496	24,806,492	137,673,134	555.0%	1.3901	N/A	0.0572	0.0000	0.943	0.921	6.00%	0.3823	
2033	59,437,130	383,591,270	645.4%	35,219	21,439,033	138,361,758	645.4%	1.3901	N/A	0.0607	0.0000	0.939	0.916	6.00%	0.3607	
2034	54,186,018	405,173,260	747.7%	32,953	18,438,634	137,873,966	747.7%	1.3901	N/A	0.0643	0.0000	0.936	0.912	6.00%	0.3403	
2035	48,139,152	424,186,996	863.2%	30,708	15,774,779	136,173,971	863.2%	1.3901	N/A	0.0681	0.0000	0.932	0.907	6.00%	0.3210	
2036	43,915,367	439,923,975	992.7%	28,497	13,420,976	133,231,646	992.7%	1.3901	N/A	0.0720	0.0000	0.928	0.902	6.00%	0.3029	
2037	39,740,259	452,322,099	1138.2%	26,330	11,354,149	129,232,487	1138.2%	1.3901	N/A	0.0760	0.0000	0.924	0.897	6.00%	0.2857	
2038	35,430,811	460,726,357	1300.4%	24,218	9,549,907	124,182,698	1300.4%	1.3901	N/A	0.0802	0.0000	0.920	0.892	6.00%	0.2695	
2039	31,404,353	464,787,251	1480.0%	22,175	7,985,498	118,186,092	1480.0%	1.3901	N/A	0.0844	0.0000	0.916	0.886	6.00%	0.2543	
2040	27,673,676	464,698,400	1679.2%	20,211	6,636,549	111,474,999	1679.2%	1.3901	N/A	0.0886	0.0000	0.911	0.881	6.00%	0.2399	
2041	24,243,484	460,530,963	1899.6%	18,333	5,496,501	104,221,968	1899.6%	1.3901	N/A	0.0929	0.0000	0.907	0.876	6.00%	0.2263	
2042	21,110,081	452,527,694	2143.7%	16,550	4,506,968	96,613,927	2143.7%	1.3901	N/A	0.0972	0.0000	0.903	0.871	6.00%	0.2135	
2043	18,272,427	440,942,792	2413.2%	14,868	3,680,315	88,811,857	2413.2%	1.3901	N/A	0.1016	0.0000	0.898	0.866	6.00%	0.2014	
2044	15,723,358	426,060,253	2709.7%	13,293	2,987,639	80,956,898	2709.7%	1.3901	N/A	0.1060	0.0000	0.894	0.860	6.00%	0.1900	
2045	13,448,638	408,314,743	3036.1%	11,827	2,410,767	73,193,419	3036.1%	1.3901	N/A	0.1103	0.0000	0.890	0.855	6.00%	0.1793	
2046	11,432,367	388,062,164	3394.4%	10,471	1,933,336	65,625,468	3394.4%	1.3901	N/A	0.1146	0.0000	0.885	0.850	6.00%	0.1691	
2047	9,656,850	365,874,744	3788.8%	9,226	1,540,638	58,371,073	3788.8%	1.3901	N/A	0.1189	0.0000	0.881	0.845	6.00%	0.1595	
2048	8,109,198	342,211,548	4220.0%	8,090	1,220,499	51,505,551	4220.0%	1.3901	N/A	0.1232	0.0000	0.877	0.840	6.00%	0.1505	
2049	6,769,071	317,694,197	4693.3%	7,059	961,131	45,108,958	4693.3%	1.3901	N/A	0.1274	0.0000	0.873	0.835	6.00%	0.1420	
2050	5,618,495	292,751,967	5210.5%	6,130	752,606	39,214,571	5210.5%	1.3901	N/A	0.1316	0.0000	0.868	0.830	6.00%	0.1340	
2051	4,639,098	267,805,551	5772.8%	5,298	586,240	33,842,416	5772.8%	1.3901	N/A	0.1357	0.0000	0.864	0.826	6.00%	0.1264	
2052	3,810,071	243,276,404	6385.1%	4,558	454,223	29,002,531	6385.1%	1.3901	N/A	0.1398	0.0000	0.860	0.821	6.00%	0.1192	
2053	3,113,071	219,350,701	7046.1%	3,902	350,122	24,669,996	7046.1%	1.3901	N/A	0.1438	0.0000	0.856	0.817	6.00%	0.1125	
2054	2,530,900	196,331,195	7757.4%	3,326	268,534	20,831,162	7757.4%	1.3901	N/A	0.1477	0.0000	0.852	0.813	6.00%	0.1061	
2055	2,048,036	174,531,623	8521.9%	2,821	205,001	17,469,982	8521.9%	1.3901	N/A	0.1517	0.0000	0.848	0.809	6.00%	0.1001	
2056	1,650,065	154,073,990	9337.5%	2,384	155,817	14,549,290	9337.5%	1.3901	N/A	0.1549	0.0000	0.845	0.806	6.00%	0.0944	
2057	1,324,032	135,186,049	10210.2%	2,004	117,952	12,043,105	10210.2%	1.3901	N/A	0.1595	0.0000	0.840	0.802	6.00%	0.0891	
2058	1,058,482	117,940,990	11133.9%	1,679	88,958	9,904,448	11133.9%	1.3901	N/A	0.1622	0.0000	0.836	0.799	6.00%	0.0840	
2059	843,615	102,179,564	12112.1%	1,401	66,887	8,101,378	12112.1%	1.3901	N/A	0.1654	0.0000	0.835	0.797	6.00%	0.0793	
2060	670,113	88,079,357	13144.0%	1,165	50,123	6,588,145	13144.0%	1.3901	N/A	0.1686	0.0000	0.831	0.794	6.00%	0.0748	
2061	530,918	75,503,500	14221.3%	965	37,464	5,327,828	14221.3%	1.3901	N/A	0.1714	0.0000	0.829	0.792	6.00%	0.0706	
2062	419,233	64,384,442	15357.7%	797	27,908	4,286,060	15357.7%	1.3901	N/A	0.1743	0.0000	0.826	0.790	6.00%	0.0666	
2063	330,246	54,653,242	16549.3%	656	20,740	3,432,316	16549.3%	1.3901	N/A	0.1774	0.0000	0.823	0.788	6.00%	0.0628	
2064	259,857	46,208,001	17782.1%	538	15,396	2,737,680	17782.1%	1.3901	N/A	0.1801	0.0000	0.820	0.787	6.0.		

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest				With Interest		Premium Rate Increase Factor		Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								6.00%	2.7724
	1999	-	-	N/A	-	-	-	N/A								6.00%	2.6155
	2000	-	-	N/A	-	-	-	N/A								6.00%	2.4674
	2001	-	-	N/A	-	-	-	N/A								6.00%	2.3277
	2002	-	-	N/A	-	-	-	N/A								6.00%	2.1960
	2003	5,743,254	57,196	1.0%	6,373	11,898,202	118,492	1.0%								6.00%	2.0717
	2004	52,124,259	330,014	0.6%	43,944	101,872,589	644,986	0.6%								6.00%	1.9544
	2005	156,398,765	4,414,862	2.8%	86,820	288,366,566	8,140,081	2.8%								6.00%	1.8438
	2006	199,683,280	7,396,081	3.7%	87,402	347,334,098	12,864,928	3.7%								6.00%	1.7394
	2007	190,111,237	11,563,195	6.1%	84,912	311,966,271	18,974,821	6.1%								6.00%	1.6410
	2008	183,008,187	12,603,498	6.9%	82,402	283,305,572	19,511,250	6.9%								6.00%	1.5481
	2009	173,904,619	15,733,887	9.0%	79,577	253,979,837	22,978,631	9.0%								6.00%	1.4605
	2010	166,673,719	17,384,952	10.4%	77,101	229,640,976	23,952,770	10.4%								6.00%	1.3778
	2011	190,948,965	19,527,690	10.2%	75,204	248,195,385	25,382,084	10.2%								6.00%	1.2998
	2012	218,317,515	23,302,032	10.7%	74,139	267,706,618	28,573,558	10.7%								6.00%	1.2262
	2013	211,519,521	26,296,379	12.4%	73,816	244,689,379	30,420,053	12.4%								6.00%	1.1568
Projected Future Experience	2014	197,272,533	35,309,306	17.9%	71,988	215,290,774	38,534,345	17.9%								6.00%	1.0913
	2015	164,478,814	50,243,427	30.5%	71,023	169,341,303	51,728,774	30.5%								6.00%	1.0296
	2016	158,307,021	58,586,571	37.0%	69,437	153,761,371	56,904,308	37.0%	1.3901	1.0000	0.0223	1.0000	0.978	0.962	6.00%	0.9713	
	2017	165,452,831	65,520,962	39.6%	67,355	151,605,656	60,037,343	39.6%	1.5271	0.9950	0.0300	0.9933	0.970	0.963	6.00%	0.9163	
	2018	211,716,879	70,506,424	33.3%	63,712	183,016,742	60,948,641	33.3%	2.1410	0.9726	0.0541	0.9635	0.946	0.963	6.00%	0.8644	
	2019	208,892,602	79,777,111	38.2%	61,826	170,354,077	65,959,875	38.2%	2.2123	0.9700	0.0296	0.9600	0.972	0.961	6.00%	0.8155	
	2020	200,170,308	91,005,577	45.5%	60,120	154,000,901	70,015,084	45.5%	2.2123	0.9700	0.0276	0.9600	0.972	0.958	6.00%	0.7693	
	2021	191,499,901	103,852,931	54.2%	58,362	138,990,877	75,376,592	54.2%	2.2123	0.9700	0.0292	0.9600	0.971	0.957	6.00%	0.7258	
	2022	182,830,171	118,408,737	64.8%	56,550	125,187,147	81,076,618	64.8%	2.2123	0.9700	0.0310	0.9600	0.969	0.955	6.00%	0.6847	
	2023	174,152,907	134,698,899	77.3%	54,686	112,495,911	87,010,178	77.3%	2.2123	0.9700	0.0330	0.9600	0.967	0.953	6.00%	0.6460	
	2024	165,381,198	152,682,634	92.3%	52,770	100,782,767	92,304,361	92.3%	2.2123	0.9700	0.0350	0.9600	0.965	0.950	6.00%	0.6094	
	2025	156,637,824	172,305,763	110.0%	50,804	90,051,494	99,059,033	110.0%	2.2123	0.9700	0.0373	0.9600	0.963	0.947	6.00%	0.5749	
	2026	147,859,363	193,439,669	130.8%	48,791	80,193,145	104,914,123	130.8%	2.2123	0.9700	0.0396	0.9600	0.960	0.944	6.00%	0.5424	
	2027	139,008,425	215,896,790	155.3%	46,735	71,125,228	110,466,027	155.3%	2.2123	0.9700	0.0422	0.9600	0.958	0.940	6.00%	0.5117	
	2028	130,230,546	239,359,336	183.8%	44,639	62,862,196	115,538,588	183.8%	2.2123	0.9700	0.0448	0.9600	0.955	0.937	6.00%	0.4827	
	2029	121,474,420	263,519,535	216.9%	42,510	55,316,622	120,000,660	216.9%	2.2123	0.9700	0.0477	0.9600	0.952	0.933	6.00%	0.4454	
2030	112,866,748	287,959,209	255.1%	40,355	48,487,631	123,707,041	255.1%	2.2123	0.9700	0.0507	0.9600	0.949	0.929	6.00%	0.4206		
2031	104,409,981	312,034,715	298.9%	38,181	42,315,659	126,462,570	298.9%	2.2123	0.9700	0.0539	0.9600	0.946	0.925	6.00%	0.4053		
2032	96,152,758	335,304,161	348.7%	35,996	36,763,341	128,201,223	348.7%	2.2123	0.9700	0.0572	0.9600	0.943	0.921	6.00%	0.3823		
2033	88,086,112	357,200,191	405.5%	33,811	31,772,750	128,842,469	405.5%	2.2123	0.9700	0.0607	0.9600	0.939	0.916	6.00%	0.3607		
2034	80,303,939	377,297,340	469.8%	31,635	27,326,143	128,388,327	469.8%	2.2123	0.9700	0.0643	0.9600	0.936	0.912	6.00%	0.3403		
2035	72,824,459	395,003,955	542.4%	29,480	23,375,298	126,805,202	542.4%	2.2123	0.9700	0.0681	0.9600	0.932	0.907	6.00%	0.3210		
2036	65,675,586	408,657,205	623.8%	27,357	19,889,951	124,065,305	623.8%	2.2123	0.9700	0.0720	0.9600	0.928	0.902	6.00%	0.3029		
2037	58,895,255	421,202,339	715.2%	25,276	16,826,904	120,341,292	715.2%	2.2123	0.9700	0.0760	0.9600	0.924	0.897	6.00%	0.2857		
2038	52,508,632	429,028,384	817.1%	23,250	14,153,007	115,638,928	817.1%	2.2123	0.9700	0.0802	0.9600	0.920	0.892	6.00%	0.2695		
2039	46,541,401	432,809,888	929.9%	21,288	11,834,547	110,054,889	929.9%	2.2123	0.9700	0.0844	0.9600	0.916	0.886	6.00%	0.2543		
2040	41,012,520	432,727,150	1055.1%	19,402	9,838,361	103,805,519	1055.1%	2.2123	0.9700	0.0886	0.9600	0.911	0.881	6.00%	0.2399		
2041	35,928,960	428,846,433	1193.6%	17,600	8,131,021	97,051,497	1193.6%	2.2123	0.9700	0.0929	0.9600	0.907	0.876	6.00%	0.2263		
2042	31,285,241	421,393,789	1346.9%	15,888	6,679,348	89,966,888	1346.9%	2.2123	0.9700	0.0972	0.9600	0.903	0.871	6.00%	0.2135		
2043	27,079,825	410,605,928	1516.3%	14,273	5,454,244	82,701,602	1516.3%	2.2123	0.9700	0.1016	0.9600	0.898	0.866	6.00%	0.2014		
2044	23,302,091	396,747,307	1702.6%	12,761	4,427,695	75,387,064	1702.6%	2.2123	0.9700	0.1060	0.9600	0.894	0.860	6.00%	0.1900		
2045	19,930,946	380,222,689	1907.7%	11,354	3,572,769	68,157,712	1907.7%	2.2123	0.9700	0.1103	0.9600	0.890	0.855	6.00%	0.1793		
2046	16,942,823	361,363,487	2132.8%	10,052	2,865,213	61,110,435	2132.8%	2.2123	0.9700	0.1146	0.9600	0.885	0.850	6.00%	0.1691		
2047	14,311,498	340,702,562	2380.6%	8,857	2,283,234	54,355,143	2380.6%	2.2123	0.9700	0.1189	0.9600	0.881	0.845	6.00%	0.1595		
2048	12,017,870	318,667,393	2651.6%	7,766	1,808,785	47,961,969	2651.6%	2.2123	0.9700	0.1232	0.9600	0.877	0.840	6.00%	0.1505		
2049	10,031,796	295,836,836	2949.0%	6,777	1,424,401	42,005,462	2949.0%	2.2123	0.9700	0.1274	0.9600	0.873	0.835	6.00%	0.1420		
2050	8,326,637	272,610,631	3274.0%	5,885	1,115,366	36,516,609	3274.0%	2.2123	0.9700	0.1316	0.9600	0.868	0.830	6.00%	0.1340		
2051	6,875,165	249,380,529	3627.3%	5,086	868,810	31,514,058	3627.3%	2.2123	0.9700	0.1357	0.9600	0.864	0.826	6.00%	0.1264		
2052	5,646,544	226,536,988	4012.0%	4,375	673,160	27,007,157	4012.0%	2.2123	0.9700	0.1398	0.9600	0.860	0.821	6.00%	0.1192		
2053	4,613,586	204,259,372	4427.3%	3,746	518,882	22,972,700	4427.3%	2.2123	0.9700	0.1438	0.9600	0.856	0.817	6.00%	0.1125		
2054	3,750,805	182,823,609	4874.2%	3,193	397,969	19,397,978	4874.2%	2.2123	0.9700	0.1477	0.9600	0.852	0.813	6.00%	0.1061		
2055	3,035,199	162,523,847	5354.6%	2,709	303,812	16,268,047	5354.6%	2.2123	0.9700	0.1517	0.9600	0.848	0.809	6.00%	0.1001		
2056	2,445,404	143,473,699	5867.1%	2,289	230,921	13,548,298	5867.1%	2.2123	0.9700	0.1549	0.9600	0.845	0.806	6.00%	0.0944		
2057	1,962,223	125,985,249	6415.4%	1,924	174,805	11,214,539	6415.4%	2.2123	0.9700	0.1595	0.9600	0.840	0.802	6.00%	0.0891		
2058	1,568,676	109,741,911	6995.8%	1,612	131,836	9,223,022	6995.8%	2.2123	0.9700	0.1622	0.9600	0.838	0.799	6.00%	0.0840		
2059	1,250,241	95,149,610	7610.5%	1,345	99,126	7,544,003	7610.5%	2.2123	0.9700	0.1654	0.9600	0.835	0.797	6.00%	0.0793		
2060	993,111	82,019,498	8258.8%	1,118	74,283	6,134,880	8258.8%	2.2123	0.9700	0.1686	0.9600	0.831	0.794	6.00%	0.0748		
2061	786,823	70,308,859	8935.8%	927	55,521	4,961,274	8935.8%	2.2123	0.9700	0.1714	0.9600	0.829	0.792	6.00%	0.0706		
2062	621,305	59,954,792	9649.8%	765	41,360	3,991,179	9649.8%	2.2123	0.9700	0.1743	0.9600	0.826	0.790	6.00%	0.0666		
2063	489,426	50,893,099	10398.5%	629	30,737	3,196,173	10398.5%	2.2123	0.9700	0.17							

Attachment 2
Metropolitan Life Insurance Company
State of Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increases of 42% and With No Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VA, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only										Interest Rate Factors	
	Without Interest					With Interest					Premium Rate Increase Factor		Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence									
1998	-	-	N/A	-	-	-	N/A	-	N/A						6.00%	2.7724						
1999	-	-	N/A	-	-	-	N/A	-	N/A						6.00%	2.6155						
2000	-	-	N/A	-	-	-	N/A	-	N/A						6.00%	2.4674						
2001	-	-	N/A	-	-	-	N/A	-	N/A						6.00%	2.3277						
2002	-	-	N/A	-	-	-	N/A	-	N/A						6.00%	2.1960						
2003	38,128	-	0.0%	133	78,989	-	0.0%	-	N/A						6.00%	2.0717						
2004	1,487,542	8,940	0.6%	1,656	2,907,280	17,472	0.6%	-	N/A						6.00%	1.9544						
2005	4,911,377	5,631	0.1%	3,597	9,055,551	10,383	0.1%	-	N/A						6.00%	1.8438						
2006	6,835,782	-	0.0%	3,539	11,890,330	-	0.0%	-	N/A						6.00%	1.7394						
2007	6,477,384	75,905	1.2%	3,450	10,629,173	124,557	1.2%	-	N/A						6.00%	1.6410						
2008	5,257,055	332,033	5.3%	3,352	9,677,147	514,015	5.3%	-	N/A						6.00%	1.5481						
2009	5,969,354	57,757	1.0%	3,259	8,717,971	84,352	1.0%	-	N/A						6.00%	1.4605						
2010	5,766,028	1,051,106	18.2%	3,102	7,944,362	1,448,200	18.2%	-	N/A						6.00%	1.3778						
2011	6,445,492	56,635	0.9%	2,961	8,377,848	73,615	0.9%	-	N/A						6.00%	1.2998						
2012	7,322,307	628,554	8.6%	2,904	8,978,803	770,749	8.6%	-	N/A						6.00%	1.2262						
2013	7,093,547	803,547	4.3%	2,854	8,205,936	833,303	4.3%	-	N/A						6.00%	1.1568						
2014	6,634,706	815,065	12.3%	2,802	7,240,699	889,510	12.3%	-	N/A						6.00%	1.0913						
2015	5,494,927	1,175,146	21.4%	2,772	5,657,373	1,209,886	21.4%	-	N/A						6.00%	1.0296						
Projected Future Experience	2016	5,336,189	1,787,222	33.5%	2,716	5,182,965	1,735,903	33.5%	1.0000	N/A	0.0203	0.0000	0.980	1.350	6.00%	0.9713						
	2017	5,153,900	2,009,512	39.0%	2,658	4,722,557	1,841,331	39.0%	1.0000	N/A	0.0213	0.0000	0.979	0.966	6.00%	0.9163						
	2018	4,983,453	2,275,383	45.7%	2,598	4,307,901	1,966,935	45.7%	1.0000	N/A	0.0224	0.0000	0.978	0.967	6.00%	0.8644						
	2019	4,797,991	2,596,981	54.1%	2,537	3,912,811	2,117,382	54.1%	1.0000	N/A	0.0238	0.0000	0.976	0.963	6.00%	0.8155						
	2020	4,611,464	2,979,027	64.6%	2,474	3,547,827	2,291,912	64.6%	1.0000	N/A	0.0248	0.0000	0.975	0.961	6.00%	0.7693						
	2021	4,419,583	3,433,130	77.7%	2,409	3,207,739	2,491,770	77.7%	1.0000	N/A	0.0263	0.0000	0.974	0.958	6.00%	0.7258						
	2022	4,220,751	3,965,281	93.9%	2,342	2,890,025	2,715,100	93.9%	1.0000	N/A	0.0278	0.0000	0.972	0.955	6.00%	0.6847						
	2023	4,030,892	4,571,756	113.4%	2,273	2,603,797	2,953,174	113.4%	1.0000	N/A	0.0295	0.0000	0.970	0.955	6.00%	0.6460						
	2024	3,851,247	5,260,261	136.0%	2,202	2,346,988	3,206,016	136.0%	1.0000	N/A	0.0314	0.0000	0.969	0.955	6.00%	0.6094						
	2025	3,663,716	6,031,005	164.6%	2,128	2,106,280	3,467,241	164.6%	1.0000	N/A	0.0333	0.0000	0.967	0.951	6.00%	0.5749						
	2026	3,471,707	6,877,041	198.1%	2,053	1,882,918	3,729,838	198.1%	1.0000	N/A	0.0354	0.0000	0.965	0.948	6.00%	0.5424						
	2027	3,281,359	7,806,191	237.9%	1,976	1,678,944	3,994,125	237.9%	1.0000	N/A	0.0377	0.0000	0.962	0.945	6.00%	0.5117						
	2028	3,090,635	8,803,463	284.8%	1,896	1,491,847	4,249,425	284.8%	1.0000	N/A	0.0401	0.0000	0.960	0.942	6.00%	0.4827						
	2029	2,897,311	9,858,478	340.3%	1,815	1,319,368	4,489,321	340.3%	1.0000	N/A	0.0427	0.0000	0.957	0.937	6.00%	0.4554						
	2030	2,709,698	10,957,071	404.4%	1,733	1,164,088	4,707,165	404.4%	1.0000	N/A	0.0454	0.0000	0.955	0.935	6.00%	0.4296						
	2031	2,523,730	12,066,590	478.1%	1,649	1,022,827	4,890,392	478.1%	1.0000	N/A	0.0484	0.0000	0.952	0.931	6.00%	0.4053						
	2032	2,339,151	13,159,072	562.6%	1,565	894,358	5,031,280	562.6%	1.0000	N/A	0.0514	0.0000	0.949	0.927	6.00%	0.3823						
	2033	2,155,305	14,203,730	659.0%	1,479	777,421	5,123,300	659.0%	1.0000	N/A	0.0546	0.0000	0.945	0.921	6.00%	0.3607						
	2034	1,977,299	15,195,476	768.5%	1,393	672,843	5,170,777	768.5%	1.0000	N/A	0.0580	0.0000	0.942	0.917	6.00%	0.3403						
	2035	1,803,908	16,096,348	892.3%	1,308	579,095	5,167,292	892.3%	1.0000	N/A	0.0614	0.0000	0.939	0.912	6.00%	0.3210						
	2036	1,635,387	16,868,303	1031.5%	1,223	495,279	5,106,591	1031.5%	1.0000	N/A	0.0650	0.0000	0.935	0.907	6.00%	0.3029						
	2037	1,474,019	17,516,517	1188.4%	1,139	421,140	5,004,626	1188.4%	1.0000	N/A	0.0688	0.0000	0.931	0.901	6.00%	0.2857						
	2038	1,320,453	17,999,121	1363.1%	1,056	355,911	4,851,425	1363.1%	1.0000	N/A	0.0726	0.0000	0.927	0.896	6.00%	0.2695						
	2039	1,173,979	18,290,285	1558.0%	975	298,519	4,650,853	1558.0%	1.0000	N/A	0.0764	0.0000	0.924	0.889	6.00%	0.2543						
	2040	1,038,603	18,412,725	1772.8%	897	249,147	4,416,969	1772.8%	1.0000	N/A	0.0803	0.0000	0.920	0.885	6.00%	0.2399						
	2041	913,032	18,371,387	2012.1%	822	206,627	4,157,597	2012.1%	1.0000	N/A	0.0840	0.0000	0.916	0.879	6.00%	0.2263						
	2042	797,543	18,163,695	2277.5%	749	170,274	3,877,919	2277.5%	1.0000	N/A	0.0880	0.0000	0.912	0.874	6.00%	0.2135						
	2043	692,188	17,816,272	2573.9%	681	139,416	3,588,439	2573.9%	1.0000	N/A	0.0917	0.0000	0.908	0.868	6.00%	0.2014						
	2044	596,848	17,335,807	2904.6%	616	113,409	3,294,025	2904.6%	1.0000	N/A	0.0956	0.0000	0.904	0.862	6.00%	0.1900						
	2045	511,252	16,712,629	3269.0%	554	91,646	2,995,862	3269.0%	1.0000	N/A	0.0992	0.0000	0.901	0.857	6.00%	0.1793						
	2046	434,983	15,962,358	3669.7%	497	73,560	2,699,406	3669.7%	1.0000	N/A	0.1029	0.0000	0.897	0.851	6.00%	0.1691						
	2047	367,509	15,114,811	4112.8%	445	58,632	2,411,393	4112.8%	1.0000	N/A	0.1063	0.0000	0.894	0.845	6.00%	0.1595						
	2048	308,556	14,197,552	4601.3%	396	46,440	2,136,844	4601.3%	1.0000	N/A	0.1098	0.0000	0.890	0.840	6.00%	0.1505						
	2049	257,314	13,229,909	5141.5%	351	36,536	1,878,496	5141.5%	1.0000	N/A	0.1134	0.0000	0.887	0.834	6.00%	0.1420						
	2050	213,181	12,235,575	5739.5%	310	28,556	1,638,974	5739.5%	1.0000	N/A	0.1166	0.0000	0.883	0.828	6.00%	0.1340						
	2051	175,612	11,240,927	6401.0%	273	22,192	1,420,509	6401.0%	1.0000	N/A	0.1200	0.0000	0.880	0.824	6.00%	0.1264						
	2052	143,814	10,237,268	7118.4%	239	17,145	1,220,450	7118.4%	1.0000	N/A	0.1226	0.0000	0.877	0.819	6.00%	0.1192						
	2053	117,087	9,253,324	7903.0%	209	13,169	1,040,705	7903.0%	1.0000	N/A	0.1258	0.0000	0.874	0.814	6.00%	0.1125						
	2054	94,803	8,297,976	8752.9%	182	10,059	880,433	8752.9%	1.0000	N/A	0.1289	0.0000	0.871	0.810	6.00%	0.1061						
	2055	76,372	7,387,507	9673.1%	158	7,645	739,463	9673.1%	1.0000	N/A	0.1310	0.0000	0.869	0.806	6.00%	0.1001						
	2056	61,253	6,539,196	10675.7%	137	5,784	617,500	10675.7%	1.0000	N/A	0.1344	0.0000	0.866	0.802	6.00%	0.0944						
	2057	48,948	5,758,936	11765.4%	118	4,361	513,037	11765.4%	1.0000	N/A	0.1369	0.0000	0.863	0.799	6.00%	0.0891						
	2058	38,990	5,049,988	12951.9%	102	3,277	424,415	12951.9%	1.0000	N/A	0.1388	0.0000	0.861	0.797	6.00%	0.0840						
	2059	30,990	4,412,704	14239.1%	88	2,457	349,864	14239.1%	1.0000	N/A	0.1399	0.0000	0.860	0.795	6.00%	0.0793						
	2060	24,570	3,842,355	15638.4%	75	1,838	287,400	15638.4%	1.0000	N/A	0.1428	0.0000	0.857	0.793	6.00%	0.0748						
	2061	19,435	3,340,378	17187.7%	64	1,371	235,710	17187.7%	1.0000	N/A	0.1453	0.0000	0.855	0.791	6.00%	0.0706						
	2062	15,333	2,894,137	18875.0%	55	1,021	192,662	18875.0%	1.0000	N/A	0.1456	0.0000	0.854	0.789	6.00%	0.0666						
	2063	12,083	2,516,973	20827.7%	47	759	158,045	20827.7%	1.0000	N/A	0.1481											

Attachment 2
Metropolitan Life Insurance Company
State of Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence
Historical Experience	1998	-	-	N/A	-	-	-	N/A							6.00%	2.7724
	1999	-	-	N/A	-	-	-	N/A							6.00%	2.6155
	2000	-	-	N/A	-	-	-	N/A							6.00%	2.4674
	2001	-	-	N/A	-	-	-	N/A							6.00%	2.3277
	2002	-	-	N/A	-	-	-	N/A							6.00%	2.1960
	2003	38,128	-	0.0%	133	78,989	-	0.0%							6.00%	2.0717
	2004	1,487,542	8,940	0.6%	1,656	2,907,280	17,472	0.6%							6.00%	1.9544
	2005	4,911,377	5,631	0.1%	3,597	9,055,551	10,383	0.1%							6.00%	1.8438
	2006	6,835,782	-	0.0%	3,539	11,890,330	-	0.0%							6.00%	1.7394
	2007	6,477,384	75,905	1.2%	3,450	10,629,173	124,557	1.2%							6.00%	1.6410
	2008	6,251,055	332,033	5.3%	3,352	9,677,147	514,015	5.3%							6.00%	1.5481
	2009	5,969,354	57,757	1.0%	3,259	8,717,971	84,352	1.0%							6.00%	1.4605
	2010	5,766,028	1,051,106	18.2%	3,102	7,944,362	1,448,200	18.2%							6.00%	1.3778
	2011	6,445,492	56,635	0.9%	2,961	8,377,848	73,615	0.9%							6.00%	1.2998
	2012	7,322,307	628,554	8.6%	2,904	8,978,803	770,749	8.6%							6.00%	1.2262
Projected Future Experience	2013	7,093,547	4,335	0.1%	2,854	8,205,806	4,335	0.1%							6.00%	1.1568
	2014	6,634,706	815,065	12.3%	2,802	7,240,699	889,510	12.3%							6.00%	1.0913
	2015	5,494,927	1,175,146	21.4%	2,772	5,657,373	1,209,886	21.4%							6.00%	1.0296
	2016	5,336,189	1,787,222	33.5%	2,716	5,182,965	1,735,903	33.5%	1.0000	1.0000	0.0203	1.0000	0.980	1.350	6.00%	0.9713
	2017	5,596,121	1,986,134	35.5%	2,640	5,127,767	1,819,910	35.5%	1.0986	0.9950	0.0278	0.9933	0.972	0.966	6.00%	0.9163
	2018	7,192,336	2,132,210	29.6%	2,503	6,217,350	1,843,169	29.6%	1.5402	0.9726	0.0518	0.9635	0.948	0.967	6.00%	0.8644
	2019	7,110,645	2,417,757	34.0%	2,436	5,798,805	1,971,706	34.0%	1.5915	0.9700	0.0271	0.9600	0.973	0.963	6.00%	0.8155
	2020	6,834,211	2,774,070	40.6%	2,375	5,257,896	2,134,229	40.6%	1.5915	0.9700	0.0248	0.9600	0.975	0.961	6.00%	0.7693
	2021	6,549,843	3,196,930	48.8%	2,313	4,753,885	2,320,336	48.8%	1.5915	0.9700	0.0263	0.9600	0.974	0.958	6.00%	0.7258
	2022	6,255,174	3,692,470	59.0%	2,248	4,283,031	2,528,301	59.0%	1.5915	0.9700	0.0278	0.9600	0.972	0.955	6.00%	0.6847
	2023	5,973,801	4,257,219	71.3%	2,182	3,858,840	2,749,996	71.3%	1.5915	0.9700	0.0295	0.9600	0.970	0.955	6.00%	0.6460
	2024	5,707,715	4,899,009	85.8%	2,114	3,478,263	2,985,445	85.8%	1.5915	0.9700	0.0314	0.9600	0.969	0.955	6.00%	0.6094
	2025	5,429,645	5,616,072	103.4%	2,043	3,121,517	3,228,695	103.4%	1.5915	0.9700	0.0333	0.9600	0.967	0.951	6.00%	0.5749
	2026	5,145,087	6,403,901	124.5%	1,971	2,790,494	3,473,226	124.5%	1.5915	0.9700	0.0354	0.9600	0.965	0.948	6.00%	0.5424
	2027	4,862,990	7,269,125	149.5%	1,897	2,488,204	3,719,330	149.5%	1.5915	0.9700	0.0377	0.9600	0.962	0.945	6.00%	0.5117
2028	4,580,336	8,197,784	179.0%	1,821	2,210,925	3,957,065	179.0%	1.5915	0.9700	0.0401	0.9600	0.960	0.942	6.00%	0.4827	
2029	4,293,829	9,180,214	213.8%	1,743	1,955,310	4,180,456	213.8%	1.5915	0.9700	0.0427	0.9600	0.957	0.937	6.00%	0.4554	
2030	4,015,785	10,203,224	254.1%	1,664	1,725,194	4,383,312	254.1%	1.5915	0.9700	0.0454	0.9600	0.955	0.935	6.00%	0.4296	
2031	3,740,180	11,236,408	300.4%	1,583	1,515,834	4,553,933	300.4%	1.5915	0.9700	0.0484	0.9600	0.952	0.931	6.00%	0.4053	
2032	3,466,632	12,253,728	353.5%	1,502	1,325,443	4,685,128	353.5%	1.5915	0.9700	0.0514	0.9600	0.949	0.927	6.00%	0.3823	
2033	3,194,172	13,226,514	414.1%	1,420	1,152,141	4,770,817	414.1%	1.5915	0.9700	0.0546	0.9600	0.945	0.921	6.00%	0.3607	
2034	2,930,367	14,150,027	482.9%	1,338	997,157	4,815,027	482.9%	1.5915	0.9700	0.0580	0.9600	0.942	0.917	6.00%	0.3403	
2035	2,673,401	14,988,401	560.7%	1,255	856,222	4,811,782	560.7%	1.5915	0.9700	0.0614	0.9600	0.939	0.912	6.00%	0.3210	
2036	2,423,651	15,707,764	648.1%	1,174	734,006	4,757,120	648.1%	1.5915	0.9700	0.0650	0.9600	0.935	0.907	6.00%	0.3029	
2037	2,184,503	16,311,381	746.7%	1,093	624,132	4,660,308	746.7%	1.5915	0.9700	0.0688	0.9600	0.931	0.901	6.00%	0.2857	
2038	1,956,917	16,760,782	856.5%	1,014	527,461	4,517,647	856.5%	1.5915	0.9700	0.0726	0.9600	0.927	0.896	6.00%	0.2695	
2039	1,739,842	17,031,914	978.9%	936	442,407	4,330,875	978.9%	1.5915	0.9700	0.0764	0.9600	0.924	0.889	6.00%	0.2543	
2040	1,539,215	17,145,930	1113.9%	861	369,237	4,113,082	1113.9%	1.5915	0.9700	0.0803	0.9600	0.920	0.885	6.00%	0.2399	
2041	1,353,118	17,107,436	1264.3%	789	306,222	3,871,554	1264.3%	1.5915	0.9700	0.0840	0.9600	0.916	0.879	6.00%	0.2263	
2042	1,181,962	16,914,032	1431.0%	719	252,347	3,611,118	1431.0%	1.5915	0.9700	0.0880	0.9600	0.912	0.874	6.00%	0.2135	
2043	1,025,826	16,590,512	1617.3%	653	206,615	3,341,554	1617.3%	1.5915	0.9700	0.0917	0.9600	0.908	0.868	6.00%	0.2014	
2044	884,532	16,143,104	1825.0%	591	168,072	3,067,396	1825.0%	1.5915	0.9700	0.0956	0.9600	0.904	0.862	6.00%	0.1900	
2045	757,677	15,562,800	2054.0%	532	135,819	2,789,746	2054.0%	1.5915	0.9700	0.0992	0.9600	0.901	0.857	6.00%	0.1793	
2046	644,646	14,864,147	2305.8%	478	109,017	2,513,687	2305.8%	1.5915	0.9700	0.1029	0.9600	0.897	0.851	6.00%	0.1691	
2047	544,650	14,074,912	2584.2%	427	86,893	2,245,489	2584.2%	1.5915	0.9700	0.1063	0.9600	0.894	0.845	6.00%	0.1595	
2048	457,281	13,220,760	2891.2%	380	68,824	1,989,829	2891.2%	1.5915	0.9700	0.1098	0.9600	0.890	0.840	6.00%	0.1505	
2049	381,341	12,319,691	3230.6%	337	54,146	1,749,256	3230.6%	1.5915	0.9700	0.1134	0.9600	0.887	0.834	6.00%	0.1420	
2050	315,936	11,393,768	3606.4%	298	42,320	1,526,213	3606.4%	1.5915	0.9700	0.1166	0.9600	0.883	0.828	6.00%	0.1340	
2051	260,258	10,467,551	4022.0%	262	32,889	1,322,778	4022.0%	1.5915	0.9700	0.1200	0.9600	0.880	0.824	6.00%	0.1264	
2052	213,133	9,532,944	4472.8%	230	25,409	1,136,483	4472.8%	1.5915	0.9700	0.1226	0.9600	0.877	0.819	6.00%	0.1192	
2053	173,523	8,616,696	4965.7%	201	19,516	969,105	4965.7%	1.5915	0.9700	0.1258	0.9600	0.874	0.814	6.00%	0.1125	
2054	140,498	7,727,075	5499.8%	175	14,907	819,859	5499.8%	1.5915	0.9700	0.1289	0.9600	0.871	0.810	6.00%	0.1061	
2055	113,183	6,879,247	6078.0%	152	11,329	688,588	6078.0%	1.5915	0.9700	0.1310	0.9600	0.869	0.806	6.00%	0.1001	
2056	90,777	6,077,937	6707.9%	132	8,572	575,016	6707.9%	1.5915	0.9700	0.1344	0.9600	0.866	0.802	6.00%	0.0944	
2057	72,541	5,362,722	7392.6%	114	6,462	477,740	7392.6%	1.5915	0.9700	0.1369	0.9600	0.863	0.799	6.00%	0.0891	
2058	57,784	4,702,549	8138.2%	98	4,856	395,216	8138.2%	1.5915	0.9700	0.1388	0.9600	0.861	0.797	6.00%	0.0840	
2059	45,927	4,109,110	8947.0%	84	3,641	325,794	8947.0%	1.5915	0.9700	0.1399	0.9600	0.860	0.795	6.00%	0.0793	
2060	36,413	3,578,001	9826.2%	72	2,724	267,627	9826.2%	1.5915	0.9700	0.1428	0.9600	0.857	0.793	6.00%	0.0748	
2061	28,802	3,110,560	10799.7%	62	2,032	219,494	10799.7%	1.5915	0.9700	0.1453	0.9600	0.855	0.791	6.00%	0.0706	
2062	22,724	2,695,020	11859.9%	53	1,513	179,407	11859.9%	1.5915	0.9700	0.1456	0.9600	0.854	0.789	6.00%	0.0666	
2063	17,907	2,343,433	13086.8%	45	1,125	147,172	13086.8%	1.5915	0.9700	0.1481	0.9600	0.852	0.788	6.00%	0.0628	
2064	14,134	2,042,893	14453.5%	38	837	121,035	14453.5%	1.5915	0.9700	0.1519	0.9600	0.848	0.789	6.00%	0.0592	
2065	11,169	1,782,591	15959.6%	32	624	99,635	15959.6%	1.5915	0.9700	0.1515	0.9600	0.849	0.790	6.00%	0.0559	
2066	8,849	1,562,184	17653.0%	27	467	82,373	17653.0%	1.5915	0.9700	0.1542	0.9600	0.846	0.792	6.00%	0.0527	
2067	7,018	1,367,046	19453.9%	23	345	67,1										

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 59.15% Applied Since Inception)
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
Calendar Year		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
1998		-	-	N/A	-	-	-	-	N/A					4.48%	2.1526	
1999		-	-	N/A	-	-	-	-	N/A					4.48%	2.0603	
2000		-	-	N/A	-	-	-	-	N/A					4.48%	1.9720	
2001		-	-	N/A	-	-	-	-	N/A					4.48%	1.8875	
2002		-	-	N/A	-	-	-	-	N/A					4.48%	1.8066	
2003		12,979,754	57,196	0.4%	6,373	22,443,719	98,899	0.4%	N/A					4.48%	1.7291	
2004		117,800,826	330,014	0.3%	43,944	194,962,198	546,179	0.3%	N/A					4.48%	1.6550	
2005		353,461,209	4,414,862	1.2%	86,820	559,909,156	6,993,474	1.2%	N/A					4.48%	1.5841	
2006		451,284,212	7,396,081	1.6%	87,402	684,226,173	11,213,758	1.6%	N/A					4.48%	1.5162	
2007		429,651,395	11,363,195	2.7%	84,912	623,504,370	16,780,354	2.7%	N/A					4.48%	1.4512	
2008		413,593,938	12,603,498	3.0%	82,402	574,475,052	17,506,048	3.0%	N/A					4.48%	1.3890	
2009		393,024,438	15,733,887	4.0%	79,577	522,504,814	20,917,355	4.0%	N/A					4.48%	1.3294	
2010		376,682,604	17,384,952	4.6%	77,101	479,313,914	22,121,673	4.6%	N/A					4.48%	1.2725	
2011		363,599,979	19,527,690	5.4%	75,204	442,835,118	23,783,134	5.4%	N/A					4.48%	1.2179	
2012		355,038,918	23,302,032	6.6%	74,139	413,873,765	27,163,500	6.6%	N/A					4.48%	1.1657	
2013		343,982,136	26,296,139	7.6%	73,816	383,796,984	29,340,057	7.6%	N/A					4.48%	1.1157	
2014		320,724,259	35,309,306	11.0%	71,988	342,508,398	37,707,573	11.0%	N/A					4.48%	1.0679	
2015		267,408,467	50,243,427	18.8%	71,023	273,330,621	51,356,142	18.8%	N/A					4.48%	1.0221	
Projected Future Experience	2016	257,374,411	58,586,571	22.8%	69,437	251,797,974	57,317,197	22.8%	2.2600	N/A	0.0223	0.0000	0.978	0.962	4.48%	0.9783
	2017	247,735,529	66,292,161	26.8%	67,807	231,979,119	62,075,864	26.8%	2.2600	N/A	0.0235	0.0000	0.977	0.963	4.48%	0.9364
	2018	238,495,977	75,240,793	31.5%	66,128	213,754,560	67,435,362	31.5%	2.2600	N/A	0.0248	0.0000	0.975	0.963	4.48%	0.8963
	2019	229,159,908	85,672,371	37.4%	64,402	196,583,337	73,493,486	37.4%	2.2600	N/A	0.0261	0.0000	0.974	0.961	4.48%	0.8578
	2020	219,591,354	97,729,356	44.5%	62,625	180,300,542	80,242,940	44.5%	2.2600	N/A	0.0276	0.0000	0.972	0.958	4.48%	0.8211
	2021	210,079,722	111,525,914	53.1%	60,793	165,097,182	87,645,842	53.1%	2.2600	N/A	0.0292	0.0000	0.971	0.957	4.48%	0.7859
	2022	200,568,832	127,157,149	63.4%	58,907	150,866,462	95,646,711	63.4%	2.2600	N/A	0.0310	0.0000	0.969	0.955	4.48%	0.7522
	2023	191,049,677	144,650,880	75.7%	56,964	137,546,423	104,141,558	75.7%	2.2600	N/A	0.0330	0.0000	0.967	0.953	4.48%	0.7200
	2024	181,426,913	163,963,913	90.4%	54,969	125,019,696	112,985,677	90.4%	2.2600	N/A	0.0350	0.0000	0.965	0.950	4.48%	0.6891
	2025	171,835,235	185,036,258	107.7%	52,921	113,334,642	122,041,432	107.7%	2.2600	N/A	0.0373	0.0000	0.963	0.947	4.48%	0.6596
	2026	162,205,065	207,731,603	128.1%	50,824	102,397,322	131,137,458	128.1%	2.2600	N/A	0.0396	0.0000	0.960	0.944	4.48%	0.6313
	2027	152,495,386	231,847,927	152.0%	48,682	92,141,361	140,088,066	152.0%	2.2600	N/A	0.0422	0.0000	0.958	0.940	4.48%	0.6042
	2028	142,865,854	257,043,961	179.9%	46,499	82,622,836	148,654,842	179.9%	2.2600	N/A	0.0448	0.0000	0.955	0.937	4.48%	0.5783
	2029	133,260,186	282,989,191	212.4%	44,281	73,764,228	156,644,530	212.4%	2.2600	N/A	0.0477	0.0000	0.952	0.933	4.48%	0.5535
	2030	123,817,374	309,233,472	249.7%	42,036	65,599,527	163,434,596	249.7%	2.2600	N/A	0.0507	0.0000	0.949	0.929	4.48%	0.5298
	2031	114,540,110	335,088,626	292.6%	39,772	58,083,188	169,923,247	292.6%	2.2600	N/A	0.0539	0.0000	0.946	0.925	4.48%	0.5071
	2032	105,481,750	360,077,493	341.4%	37,496	51,196,929	174,768,259	341.4%	2.2600	N/A	0.0572	0.0000	0.943	0.921	4.48%	0.4854
	2033	96,632,457	383,591,270	397.0%	35,219	44,891,419	178,200,546	397.0%	2.2600	N/A	0.0607	0.0000	0.939	0.916	4.48%	0.4646
	2034	88,095,237	405,173,260	459.9%	32,953	39,171,164	180,158,528	459.9%	2.2600	N/A	0.0643	0.0000	0.936	0.912	4.48%	0.4446
	2035	79,680,078	424,186,096	531.0%	30,708	34,000,134	180,528,701	531.0%	2.2600	N/A	0.0681	0.0000	0.932	0.907	4.48%	0.4256
	2036	72,047,603	439,923,975	610.6%	28,497	29,348,172	179,200,469	610.6%	2.2600	N/A	0.0720	0.0000	0.928	0.902	4.48%	0.4073
	2037	64,609,427	452,322,099	700.1%	26,330	25,190,172	176,353,081	700.1%	2.2600	N/A	0.0760	0.0000	0.924	0.897	4.48%	0.3899
	2038	57,603,156	460,726,357	799.8%	24,218	21,495,881	171,830,147	799.8%	2.2600	N/A	0.0802	0.0000	0.920	0.892	4.48%	0.3732
	2039	51,056,970	464,787,251	910.3%	22,175	18,236,343	166,011,020	910.3%	2.2600	N/A	0.0844	0.0000	0.916	0.886	4.48%	0.3572
	2040	44,991,662	464,698,400	1032.9%	20,211	15,381,138	158,864,778	1032.9%	2.2600	N/A	0.0886	0.0000	0.911	0.881	4.48%	0.3419
	2041	39,414,881	460,530,963	1168.4%	18,333	12,897,050	150,691,588	1168.4%	2.2600	N/A	0.0929	0.0000	0.907	0.876	4.48%	0.3272
	2042	34,320,617	452,527,694	1318.5%	16,550	10,748,776	141,725,850	1318.5%	2.2600	N/A	0.0972	0.0000	0.903	0.871	4.48%	0.3132
	2043	29,707,180	440,942,792	1484.3%	14,868	8,905,105	132,178,216	1484.3%	2.2600	N/A	0.1016	0.0000	0.898	0.866	4.48%	0.2998
	2044	25,562,921	426,060,253	1666.7%	13,293	7,334,354	122,242,547	1666.7%	2.2600	N/A	0.1060	0.0000	0.894	0.860	4.48%	0.2869
	2045	21,864,698	408,314,743	1867.5%	11,827	6,004,386	112,129,572	1867.5%	2.2600	N/A	0.1103	0.0000	0.890	0.855	4.48%	0.2746
	2046	18,586,660	388,062,164	2087.9%	10,471	4,885,401	101,999,992	2087.9%	2.2600	N/A	0.1146	0.0000	0.885	0.850	4.48%	0.2628
	2047	15,700,037	365,674,744	2330.4%	9,228	3,949,783	92,046,017	2330.4%	2.2600	N/A	0.1189	0.0000	0.881	0.845	4.48%	0.2516
2048	13,183,876	342,211,548	2595.7%	8,090	3,174,603	82,402,609	2595.7%	2.2600	N/A	0.1232	0.0000	0.877	0.840	4.48%	0.2408	
2049	11,005,107	317,694,197	2886.8%	7,059	2,536,380	73,219,931	2886.8%	2.2600	N/A	0.1274	0.0000	0.873	0.835	4.48%	0.2305	
2050	9,134,509	292,751,967	3204.9%	6,130	2,015,018	64,579,338	3204.9%	2.2600	N/A	0.1316	0.0000	0.868	0.830	4.48%	0.2206	
2051	7,542,211	267,805,551	3550.8%	5,298	1,592,451	56,544,071	3550.8%	2.2600	N/A	0.1357	0.0000	0.864	0.826	4.48%	0.2111	
2052	6,194,386	243,276,404	3927.4%	4,558	1,251,813	49,163,322	3927.4%	2.2600	N/A	0.1398	0.0000	0.860	0.821	4.48%	0.2021	
2053	5,061,208	219,350,701	4334.0%	3,902	978,970	42,428,140	4334.0%	2.2600	N/A	0.1438	0.0000	0.856	0.817	4.48%	0.1934	
2054	4,114,718	196,331,195	4771.4%	3,326	761,779	36,347,790	4771.4%	2.2600	N/A	0.1477	0.0000	0.852	0.813	4.48%	0.1851	
2055	3,329,681	174,531,623	5241.7%	2,821	590,018	30,926,912	5241.7%	2.2600	N/A	0.1517	0.0000	0.848	0.809	4.48%	0.1772	
2056	2,682,664	154,073,990	5743.3%	2,384	454,991	26,131,569	5743.3%	2.2600	N/A	0.1549	0.0000	0.845	0.806	4.48%	0.1696	
2057	2,152,602	135,186,049	6280.1%	2,004	349,441	21,945,312	6280.1%	2.2600	N/A	0.1595	0.0000	0.840	0.802	4.48%	0.1623	
2058	1,720,873	117,849,990	6848.3%	1,679	267,382	18,311,047	6848.3%	2.2600	N/A	0.1622	0.0000	0.838	0.799	4.48%	0.1554	
2059	1,371,543	102,179,564	7450.0%	1,401	203,970	15,195,724	7450.0%	2.2600	N/A	0.1654	0.0000	0.835	0.797	4.48%	0.1487	
2060	1,089,465	88,079,357	8084.6%	1,165	155,076	12,537,335	8084.6%	2.2600	N/A	0.1686	0.0000	0.831	0.794	4.48%	0.1423	
2061	863,163	75,503,500	8747.3%	965	117,597	10,286,601	8747.3%	2.2600	N/A	0.1714	0.0000	0.829	0.792	4.48%	0.1362	
2062																

Attachment 4
Metropolitan Life Insurance Company
State of Virginia Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 59.15% Applied Since Inception)
Policy Forms: LTC-FAC, LTC-VA, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistence Factors	Persistence Factors	Persistence Factors	Calendar Year Effective Int Rate	Disc / Accum Factor	
1998	-	-	N/A	-	-	-	-	N/A						4.48%	2.1532	
1999	-	-	N/A	-	-	-	-	N/A						4.48%	2.0609	
2000	-	-	N/A	-	-	-	-	N/A						4.48%	1.9725	
2001	-	-	N/A	-	-	-	-	N/A						4.48%	1.8879	
2002	-	-	N/A	-	-	-	-	N/A						4.48%	1.8070	
2003	86,169	-	0.0%	133	149,027	-	0.0%							4.48%	1.7295	
2004	3,361,846	8,940	0.3%	1,656	5,564,923	14,798	0.3%							4.48%	1.6553	
2005	11,099,712	5,631	0.1%	3,597	17,585,711	8,922	0.1%							4.48%	1.5843	
2006	15,448,866	-	0.0%	3,539	23,426,730	-	0.0%							4.48%	1.5164	
2007	14,638,887	75,905	0.5%	3,450	21,246,625	110,167	0.5%							4.48%	1.4514	
2008	14,127,385	332,033	2.4%	3,352	19,625,038	461,244	2.4%							4.48%	1.3891	
2009	13,490,739	57,757	0.4%	3,259	17,937,063	76,793	0.4%							4.48%	1.3296	
2010	13,031,224	1,051,106	8.1%	3,102	16,583,172	1,337,608	8.1%							4.48%	1.2726	
2011	12,273,335	56,635	0.5%	2,961	14,948,990	68,982	0.5%							4.48%	1.2180	
2012	11,907,903	628,554	5.3%	2,904	13,881,979	732,754	5.3%							4.48%	1.1658	
2013	11,535,832	365,841	2.7%	2,854	12,871,579	341,254	2.7%							4.48%	1.1158	
2014	10,786,657	761,065	7.0%	2,802	11,519,579	870,446	7.6%							4.48%	1.0679	
2015	8,933,612	1,175,146	13.2%	2,772	9,131,532	1,201,181	13.2%							4.48%	1.0222	
Projected Future Experience	2016	8,675,537	1,787,222	20.6%	2,716	8,487,500	1,748,485	20.6%	1.0000	N/A	0.0203	0.0000	0.980	2.195	4.48%	0.9783
	2017	8,379,173	2,009,512	24.0%	2,658	7,846,056	1,881,658	24.0%	1.0000	N/A	0.0213	0.0000	0.979	0.966	4.48%	0.9364
	2018	8,102,062	2,275,383	28.1%	2,598	7,261,271	2,039,256	28.1%	1.0000	N/A	0.0224	0.0000	0.978	0.967	4.48%	0.8962
	2019	7,800,539	2,596,388	33.3%	2,537	6,691,270	2,227,171	33.3%	1.0000	N/A	0.0236	0.0000	0.976	0.963	4.48%	0.8578
	2020	7,497,285	2,979,027	39.7%	2,474	6,155,378	2,445,824	39.7%	1.0000	N/A	0.0248	0.0000	0.975	0.961	4.48%	0.8210
	2021	7,185,326	3,433,130	47.8%	2,409	5,646,302	2,697,788	47.8%	1.0000	N/A	0.0263	0.0000	0.974	0.958	4.48%	0.7858
	2022	6,862,067	3,965,281	57.8%	2,342	5,161,066	2,982,349	57.8%	1.0000	N/A	0.0278	0.0000	0.972	0.955	4.48%	0.7521
	2023	6,553,395	4,571,756	69.8%	2,273	4,717,562	3,291,049	69.8%	1.0000	N/A	0.0295	0.0000	0.970	0.955	4.48%	0.7199
	2024	6,261,492	5,260,493	84.0%	2,202	4,314,157	3,624,794	84.0%	1.0000	N/A	0.0314	0.0000	0.969	0.955	4.48%	0.6892
	2025	5,956,443	6,031,005	101.3%	2,128	3,928,004	3,977,175	101.3%	1.0000	N/A	0.0333	0.0000	0.967	0.951	4.48%	0.6595
	2026	5,644,277	6,877,041	121.8%	2,053	3,562,543	4,340,636	121.8%	1.0000	N/A	0.0354	0.0000	0.965	0.948	4.48%	0.6312
	2027	5,334,810	7,806,191	146.3%	1,976	3,222,831	4,715,826	146.3%	1.0000	N/A	0.0377	0.0000	0.962	0.945	4.48%	0.6041
	2028	5,024,732	8,803,478	175.2%	1,896	2,905,349	5,090,248	175.2%	1.0000	N/A	0.0401	0.0000	0.960	0.942	4.48%	0.5782
	2029	4,710,428	9,858,478	209.3%	1,815	2,606,830	5,455,847	209.3%	1.0000	N/A	0.0427	0.0000	0.957	0.937	4.48%	0.5534
	2030	4,405,407	10,957,071	248.7%	1,733	2,333,486	5,933,815	248.7%	1.0000	N/A	0.0454	0.0000	0.955	0.935	4.48%	0.5297
	2031	4,103,062	12,066,590	294.1%	1,649	2,080,147	6,117,451	294.1%	1.0000	N/A	0.0484	0.0000	0.952	0.931	4.48%	0.5070
	2032	3,802,974	13,159,072	346.0%	1,565	1,845,339	6,385,252	346.0%	1.0000	N/A	0.0514	0.0000	0.949	0.927	4.48%	0.4852
	2033	3,504,079	14,203,370	405.3%	1,479	1,627,397	6,596,629	405.3%	1.0000	N/A	0.0546	0.0000	0.945	0.921	4.48%	0.4644
	2034	3,214,679	15,195,476	472.7%	1,393	1,428,973	6,754,618	472.7%	1.0000	N/A	0.0580	0.0000	0.942	0.917	4.48%	0.4445
	2035	2,932,781	16,096,348	548.8%	1,308	1,247,766	6,848,267	548.8%	1.0000	N/A	0.0614	0.0000	0.939	0.912	4.48%	0.4255
	2036	2,658,800	16,968,303	634.4%	1,223	1,082,694	6,868,969	634.4%	1.0000	N/A	0.0650	0.0000	0.935	0.907	4.48%	0.4072
	2037	2,396,449	17,516,517	730.9%	1,139	934,018	6,827,076	730.9%	1.0000	N/A	0.0688	0.0000	0.931	0.901	4.48%	0.3898
	2038	2,146,782	17,999,121	838.4%	1,056	800,833	6,714,368	838.4%	1.0000	N/A	0.0726	0.0000	0.927	0.896	4.48%	0.3730
	2039	1,908,646	18,290,285	958.3%	975	681,469	6,530,420	958.3%	1.0000	N/A	0.0764	0.0000	0.924	0.889	4.48%	0.3570
	2040	1,688,554	18,412,725	1090.4%	897	577,035	6,292,244	1090.4%	1.0000	N/A	0.0803	0.0000	0.920	0.885	4.48%	0.3417
	2041	1,484,401	18,371,387	1237.6%	822	485,518	6,008,918	1237.6%	1.0000	N/A	0.0840	0.0000	0.916	0.879	4.48%	0.3271
	2042	1,296,639	18,163,695	1400.8%	749	405,920	5,686,242	1400.8%	1.0000	N/A	0.0880	0.0000	0.912	0.874	4.48%	0.3131
	2043	1,125,354	17,816,272	1583.2%	681	337,192	5,338,323	1583.2%	1.0000	N/A	0.0917	0.0000	0.908	0.868	4.48%	0.2996
	2044	970,352	17,335,807	1786.5%	616	278,281	4,971,631	1786.5%	1.0000	N/A	0.0956	0.0000	0.904	0.862	4.48%	0.2868
	2045	831,189	16,712,629	2010.7%	554	228,151	4,587,398	2010.7%	1.0000	N/A	0.0992	0.0000	0.901	0.857	4.48%	0.2745
	2046	707,192	15,962,358	2257.1%	497	185,791	4,193,586	2257.1%	1.0000	N/A	0.1029	0.0000	0.897	0.851	4.48%	0.2627
	2047	597,493	15,114,811	2529.7%	445	150,241	3,800,652	2529.7%	1.0000	N/A	0.1063	0.0000	0.894	0.845	4.48%	0.2515
	2048	501,647	14,197,552	2830.2%	396	120,732	3,416,926	2830.2%	1.0000	N/A	0.1098	0.0000	0.890	0.840	4.48%	0.2407
	2049	418,339	13,229,909	3162.5%	351	96,365	3,047,515	3162.5%	1.0000	N/A	0.1134	0.0000	0.887	0.834	4.48%	0.2304
	2050	346,588	12,235,575	3530.3%	310	76,413	2,697,617	3530.3%	1.0000	N/A	0.1166	0.0000	0.883	0.828	4.48%	0.2205
	2051	285,509	11,240,927	3937.2%	273	60,248	2,372,055	3937.2%	1.0000	N/A	0.1200	0.0000	0.880	0.824	4.48%	0.2110
	2052	233,812	10,237,268	4378.4%	239	47,223	2,067,634	4378.4%	1.0000	N/A	0.1226	0.0000	0.877	0.819	4.48%	0.2020
	2053	190,358	9,253,324	4861.0%	209	36,798	1,788,768	4861.0%	1.0000	N/A	0.1258	0.0000	0.874	0.814	4.48%	0.1933
	2054	154,130	8,297,976	5383.8%	182	28,517	1,535,307	5383.8%	1.0000	N/A	0.1289	0.0000	0.871	0.810	4.48%	0.1850
	2055	124,164	7,387,507	5949.8%	158	21,988	1,308,242	5949.8%	1.0000	N/A	0.1310	0.0000	0.869	0.806	4.48%	0.1771
	2056	99,585	6,539,196	6566.5%	137	16,879	1,108,361	6566.5%	1.0000	N/A	0.1344	0.0000	0.866	0.802	4.48%	0.1695
	2057	79,580	5,758,936	7236.7%	118	12,910	934,256	7236.7%	1.0000	N/A	0.1369	0.0000	0.863	0.799	4.48%	0.1622
	2058	63,390	5,049,988	7966.5%	102	9,843	784,177	7966.5%	1.0000	N/A	0.1388	0.0000	0.861	0.797	4.48%	0.1553
	2059	50,383	4,412,704	8758.3%	88	7,488	655,786	8758.3%	1.0000	N/A	0.1399	0.0000	0.860	0.795	4.48%	0.1486
	2060	39,946	3,842,355	9619.0%	75	5,682	546,540	9619.0%	1.0000	N/A	0.1428	0.0000	0.857	0.793	4.48%	0.1422
	2061	31,597	3,340,378	10571.9%	64	4,302	454,765	10571.9%	1.0000	N/A	0.1453	0.0000	0.855	0.791	4.48%	0.1361
	2062	24,929	2,894,137	11609.7%	55	3,248	377,118	11609.7%	1.0000	N/A	0.1456	0.0000	0.854	0.789	4.48%	0.1303
	2063	19,644	2,516,573	12810.8%	47	2,450	313,859	12810.8%	1.0000	N/A	0.1481	0.0000	0.852	0.788	4.48%	0.1247
	2064	15,506	2,193,829	14148.7%	40											

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections Based on Original Pricing Assumptions, Original Premium Scale
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A						4.48%	2.1526	
	1999	-	-	N/A	-	-	-	N/A						4.48%	2.0603	
	2000	-	-	N/A	-	-	-	N/A						4.48%	1.9720	
	2001	-	-	N/A	-	-	-	N/A						4.48%	1.8875	
	2002	-	-	N/A	-	-	-	N/A						4.48%	1.8066	
	2003	5,743,254	57,196	1.0%	6,373	9,930,849	98,899	1.0%						4.48%	1.7291	
	2004	52,124,259	330,014	0.6%	43,944	86,266,459	546,179	0.6%						4.48%	1.6550	
	2005	156,398,765	4,414,862	2.8%	86,820	247,747,414	6,993,474	2.8%						4.48%	1.5841	
	2006	199,683,280	7,396,081	3.7%	87,402	302,754,944	11,213,758	3.7%						4.48%	1.5162	
	2007	190,111,237	11,563,195	6.1%	84,912	275,886,889	16,780,354	6.1%						4.48%	1.4512	
	2008	183,006,167	12,603,498	6.9%	82,402	254,192,501	17,506,048	6.9%						4.48%	1.3890	
	2009	173,904,619	15,733,887	9.0%	79,577	231,196,820	20,917,355	9.0%						4.48%	1.3294	
	2010	166,673,719	17,384,952	10.4%	77,101	212,085,803	22,121,673	10.4%						4.48%	1.2725	
	2011	160,884,947	19,527,690	12.1%	75,204	195,944,743	23,783,134	12.1%						4.48%	1.2179	
	2012	157,096,866	23,302,032	14.8%	74,139	183,129,984	27,163,500	14.8%						4.48%	1.1657	
Projected Future Experience	2013	152,204,485	43,946,591	29.5%	73,816	169,821,674	29,340,557	17.3%						4.48%	1.1157	
	2014	141,913,389	35,309,306	24.9%	71,988	151,552,384	37,707,573	24.9%						4.48%	1.0679	
	2015	118,322,331	50,243,427	42.5%	71,023	120,942,753	51,356,142	42.5%						4.48%	1.0221	
	2016	112,405,230	24,260,976	21.6%	68,027	109,969,787	23,735,322	21.6%	1.0000	N/A	0.0422	0.0000	0.958	0.950	4.48%	0.9783
	2017	105,464,798	28,330,296	26.9%	65,058	98,757,053	26,528,440	26.9%	1.0000	N/A	0.0436	0.0000	0.956	0.938	4.48%	0.9364
	2018	98,910,973	33,436,164	33.8%	62,119	88,650,013	29,967,519	33.8%	1.0000	N/A	0.0452	0.0000	0.955	0.938	4.48%	0.8963
	2019	92,526,689	38,370,183	41.5%	59,211	79,373,419	32,915,612	41.5%	1.0000	N/A	0.0468	0.0000	0.953	0.935	4.48%	0.8578
	2020	86,265,756	43,946,591	50.9%	56,333	70,822,276	36,083,362	50.9%	1.0000	N/A	0.0486	0.0000	0.951	0.932	4.48%	0.8211
	2021	80,230,489	49,516,248	61.7%	53,488	63,051,434	38,913,765	61.7%	1.0000	N/A	0.0505	0.0000	0.949	0.930	4.48%	0.7859
	2022	74,431,957	56,507,550	75.9%	50,677	55,987,193	42,504,581	75.9%	1.0000	N/A	0.0526	0.0000	0.947	0.928	4.48%	0.7522
	2023	68,858,603	64,753,430	94.0%	47,903	49,574,826	46,619,302	94.0%	1.0000	N/A	0.0547	0.0000	0.945	0.925	4.48%	0.7200
	2024	63,471,653	73,303,300	115.5%	45,172	43,737,760	50,512,661	115.5%	1.0000	N/A	0.0570	0.0000	0.943	0.922	4.48%	0.6891
	2025	58,328,606	82,894,121	142.1%	42,489	38,470,874	54,673,161	142.1%	1.0000	N/A	0.0594	0.0000	0.941	0.919	4.48%	0.6596
	2026	53,396,288	91,365,238	171.1%	39,858	33,708,176	57,677,334	171.1%	1.0000	N/A	0.0619	0.0000	0.938	0.915	4.48%	0.6313
	2027	48,652,189	102,629,333	210.9%	37,285	29,396,817	62,013,413	210.9%	1.0000	N/A	0.0646	0.0000	0.935	0.911	4.48%	0.6042
2028	44,158,768	115,523,982	261.6%	34,777	25,538,101	66,810,359	261.6%	1.0000	N/A	0.0673	0.0000	0.933	0.908	4.48%	0.5783	
2029	39,883,406	124,867,409	313.1%	32,337	22,076,876	69,118,529	313.1%	1.0000	N/A	0.0702	0.0000	0.930	0.903	4.48%	0.5535	
2030	35,873,679	133,590,404	372.4%	29,975	19,006,189	70,777,364	372.4%	1.0000	N/A	0.0730	0.0000	0.927	0.899	4.48%	0.5298	
2031	32,116,600	140,898,658	438.7%	27,694	16,286,300	71,449,585	438.7%	1.0000	N/A	0.0761	0.0000	0.924	0.895	4.48%	0.5071	
2032	28,618,694	147,870,541	516.7%	25,497	13,890,452	71,770,876	516.7%	1.0000	N/A	0.0793	0.0000	0.921	0.891	4.48%	0.4854	
2033	25,357,388	155,886,802	614.8%	23,395	11,779,988	72,418,523	614.8%	1.0000	N/A	0.0825	0.0000	0.918	0.886	4.48%	0.4646	
2034	22,356,503	171,650,650	767.8%	21,386	9,940,722	76,323,715	767.8%	1.0000	N/A	0.0859	0.0000	0.914	0.882	4.48%	0.4446	
2035	19,603,178	190,897,358	972.8%	19,477	8,342,947	81,158,209	972.8%	1.0000	N/A	0.0893	0.0000	0.911	0.877	4.48%	0.4256	
2036	17,089,567	194,827,300	1140.0%	17,669	6,961,336	79,361,766	1140.0%	1.0000	N/A	0.0928	0.0000	0.907	0.872	4.48%	0.4073	
2037	14,811,295	195,578,523	1320.5%	15,964	5,774,685	76,252,907	1320.5%	1.0000	N/A	0.0965	0.0000	0.904	0.867	4.48%	0.3899	
2038	12,756,977	193,557,949	1517.3%	14,366	4,760,546	72,230,395	1517.3%	1.0000	N/A	0.1002	0.0000	0.900	0.861	4.48%	0.3732	
2039	10,919,238	188,274,362	1724.2%	12,873	3,900,094	67,247,152	1724.2%	1.0000	N/A	0.1039	0.0000	0.896	0.856	4.48%	0.3572	
2040	9,289,083	181,021,141	1948.8%	11,485	3,175,625	61,885,049	1948.8%	1.0000	N/A	0.1078	0.0000	0.892	0.851	4.48%	0.3419	
2041	7,852,869	170,800,388	2175.0%	10,202	2,569,558	55,888,059	2175.0%	1.0000	N/A	0.1117	0.0000	0.888	0.845	4.48%	0.3272	
2042	6,594,227	158,721,536	2407.0%	9,023	2,085,227	49,709,542	2407.0%	1.0000	N/A	0.1156	0.0000	0.884	0.840	4.48%	0.3132	
2043	5,501,189	148,573,329	2700.7%	7,944	1,649,052	44,536,747	2700.7%	1.0000	N/A	0.1196	0.0000	0.880	0.834	4.48%	0.2998	
2044	4,559,783	146,571,174	3214.4%	6,962	1,308,264	42,053,286	3214.4%	1.0000	N/A	0.1237	0.0000	0.876	0.829	4.48%	0.2869	
2045	3,754,129	147,187,180	3920.7%	6,072	1,030,942	40,419,886	3920.7%	1.0000	N/A	0.1277	0.0000	0.872	0.823	4.48%	0.2746	
2046	3,069,506	137,279,226	4472.4%	5,274	806,803	36,083,085	4472.4%	1.0000	N/A	0.1315	0.0000	0.868	0.818	4.48%	0.2628	
2047	2,492,325	125,854,399	5049.7%	4,559	627,014	31,662,191	5049.7%	1.0000	N/A	0.1356	0.0000	0.864	0.812	4.48%	0.2516	
2048	2,011,219	114,071,906	5671.8%	3,923	484,290	27,467,871	5671.8%	1.0000	N/A	0.1394	0.0000	0.861	0.807	4.48%	0.2408	
2049	1,612,676	101,834,593	6313.9%	3,361	371,724	23,470,123	6313.9%	1.0000	N/A	0.1432	0.0000	0.857	0.802	4.48%	0.2305	
2050	1,286,230	89,702,564	6974.1%	2,867	283,735	19,787,851	6974.1%	1.0000	N/A	0.1471	0.0000	0.853	0.797	4.48%	0.2206	
2051	1,021,093	78,407,698	7678.8%	2,435	215,592	16,554,886	7678.8%	1.0000	N/A	0.1507	0.0000	0.849	0.794	4.48%	0.2111	
2052	807,040	67,762,076	8396.4%	2,060	163,093	13,693,925	8396.4%	1.0000	N/A	0.1540	0.0000	0.846	0.790	4.48%	0.2021	
2053	635,176	58,641,367	9232.3%	1,735	122,860	11,342,768	9232.3%	1.0000	N/A	0.1576	0.0000	0.842	0.787	4.48%	0.1934	
2054	497,880	50,937,489	10230.9%	1,456	92,175	9,430,316	10230.9%	1.0000	N/A	0.1611	0.0000	0.839	0.784	4.48%	0.1851	
2055	388,802	43,608,539	11216.1%	1,217	68,896	7,727,410	11216.1%	1.0000	N/A	0.1638	0.0000	0.836	0.781	4.48%	0.1772	
2056	302,600	37,582,425	12419.8%	1,013	51,322	6,374,131	12419.8%	1.0000	N/A	0.1675	0.0000	0.833	0.778	4.48%	0.1696	
2057	234,792	32,533,486	13856.3%	841	38,115	5,281,296	13856.3%	1.0000	N/A	0.1698	0.0000	0.830	0.776	4.48%	0.1623	
2058	181,729	28,093,377	15458.9%	695	28,236	4,365,033	15458.9%	1.0000	N/A	0.1739	0.0000	0.826	0.774	4.48%	0.1554	
2059	140,340	24,204,249	17246.9%	573	20,871	3,599,556	17246.9%	1.0000	N/A	0.1761	0.0000	0.824	0.772	4.48%	0.1487	
2060	108,096	20,799,479	19241.7%	470	15,387	2,960,626	19241.7%	1.0000	N/A	0.1792	0.0000	0.821	0.770	4.48%	0.1423	
2061	83,058	17,830,257	21467.2%	384	11,316	2,429,195	21467.2%	1.0000	N/A	0.1823	0.0000	0.818	0.768	4.48%	0.1362	
2062	63,618	15,236,463	23950.1%	313	8,296	1,986,839	23950.1%	1.0000	N/A	0.1857	0.0000	0.814	0.766	4.48%	0.1304	
2063	48,568	12,977,462	26720.2%	254	6,060	1,619,728	26720.2%	1.0000	N/A	0.1890	0.0000	0.812	0.763	4.48%	0.1248	
2064	37,014	11,034,015	29810.6%	206	4,422	1,318,134	29810.6%	1.0000	N/A	0.1909	0.0000	0.809	0.762	4.48%	0.1195	
2065	28,124	9,353,767	33258.5%	165	3,216	1,069,514	33258.5%	1.0000	N/A	0.1961	0.0000	0.8				

Attachment 6
Metropolitan Life Insurance Company
Actual to Expected* Incidence by Calendar Year
Experience through June 30, 2015

Individual Business																				
Calendar Year	Female										Male									
	FC					HC					FC					HC				
	Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis	
	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%
1991	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1992	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1993	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1994	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1995	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1996	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1997	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1998	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1999	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
2000	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
2001	0	0	0%	0	0%	0	0	0%	0	0%	0	0	0%	0	0%	0	0	0%	0	0%
2002	3	2	152%	2	152%	1	1	78%	1	95%	2	1	268%	1	255%	0	1	0%	0	0%
2003	14	8	186%	8	186%	5	5	96%	4	116%	4	3	127%	3	120%	2	3	67%	2	98%
2004	19	17	114%	17	114%	16	13	127%	10	154%	7	7	106%	7	101%	5	7	71%	5	104%
2005	33	27	121%	27	121%	15	20	74%	17	90%	15	11	134%	12	127%	10	12	85%	8	124%
2006	48	38	125%	38	125%	33	30	109%	25	132%	23	16	141%	17	134%	17	18	96%	12	140%
2007	77	53	146%	53	146%	52	45	116%	37	140%	35	25	143%	26	136%	31	28	110%	19	161%
2008	107	73	147%	73	147%	89	67	132%	56	160%	32	36	88%	38	84%	42	44	95%	30	139%
2009	104	94	111%	94	111%	85	89	96%	74	116%	51	47	107%	50	102%	58	57	101%	39	148%
2010	118	116	102%	116	102%	95	107	88%	89	107%	65	58	113%	61	107%	81	70	116%	48	170%
2011	145	139	104%	139	104%	133	128	104%	106	126%	62	72	87%	75	82%	72	86	84%	58	123%
2012	176	164	107%	164	107%	157	147	107%	121	129%	81	86	94%	90	90%	119	102	117%	70	171%
2013	166	193	86%	193	86%	158	170	93%	140	113%	94	102	92%	107	88%	104	118	88%	80	129%
2014	205	227	90%	227	90%	198	194	102%	160	123%	91	120	76%	127	72%	141	137	103%	94	150%
2015 (thru Q3 only)	205	206	99%	206	99%	168	179	94%	148	113%	82	115	71%	121	68%	162	132	122%	90	179%
Total	1,420	1,356	105%	1,356	105%	1,205	1,196	101%	988	122%	644	698	92%	735	88%	839	815	103%	557	151%

Note:

- Current expected claims are calculated by applying assumptions derived using data through June 30, 2014 to the exposures through June 30, 2015.
- Ultimate incidence rates are considered credible when the sum of actual claims from year 2014 and prior are at least 1,000.

Attachment 6
Metropolitan Life Insurance Company Individual Business
Comparison of Actual to Expected* Claim Terminations
Experience through June 30, 2015

Individual Business																				
	Female										Male									
	FC					HC					FC					HC				
Calendar	Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis	
Year	Actual	Expected	A/E%	Expected	A/E%	Actual	Expected	A/E%	Expected	A/E%	Actual	Expected	A/E%	Expected	A/E%	Actual	Expected	A/E%	Expected	A/E%
1991	1	0	200%	1	199%	1	0	386%	0	220%	-	0	0%	0	0%	-	0	0%	1	0%
1992	3	1	282%	1	258%	3	1	209%	2	164%	2	2	102%	2	108%	-	0	0%	0	0%
1993	3	2	136%	2	131%	5	3	179%	4	142%	2	3	65%	3	60%	3	1	204%	2	189%
1994	5	6	81%	7	76%	8	7	114%	9	92%	5	7	67%	8	63%	7	6	121%	6	112%
1995	13	14	90%	16	84%	7	6	114%	9	80%	8	13	61%	14	57%	9	5	171%	6	146%
1996	24	19	128%	21	116%	13	13	101%	16	83%	24	19	127%	20	117%	10	9	110%	11	91%
1997	29	23	125%	27	106%	22	18	121%	23	95%	23	24	94%	27	85%	18	12	146%	15	118%
1998	38	32	119%	38	100%	28	24	117%	31	89%	34	28	121%	32	108%	23	15	155%	18	125%
1999	89	43	206%	51	175%	32	26	125%	35	93%	72	42	173%	45	159%	32	21	152%	25	129%
2000	47	57	82%	65	72%	38	33	114%	42	90%	48	58	83%	62	77%	18	26	69%	33	55%
2001	76	77	99%	90	84%	54	45	121%	59	91%	75	73	103%	80	94%	40	34	116%	44	92%
2002	105	109	96%	129	81%	68	65	105%	85	80%	110	98	113%	108	102%	51	52	97%	64	80%
2003	142	148	96%	177	80%	100	98	102%	129	77%	112	112	100%	126	89%	80	77	104%	93	86%
2004	169	188	90%	226	75%	161	140	115%	187	86%	144	141	102%	158	91%	122	106	115%	129	95%
2005	234	238	98%	288	81%	202	174	116%	231	88%	172	175	98%	196	88%	125	128	98%	159	79%
2006	301	295	102%	356	85%	244	207	118%	279	88%	211	224	94%	253	83%	164	162	102%	204	80%
2007	312	337	93%	403	77%	279	235	119%	324	86%	234	269	87%	304	77%	201	201	100%	257	78%
2008	376	409	92%	491	77%	297	287	103%	392	76%	306	311	98%	353	87%	240	233	103%	303	79%
2009	433	477	91%	575	75%	334	330	101%	457	73%	347	362	96%	410	85%	281	272	103%	360	78%
2010	541	553	98%	657	82%	389	379	103%	531	73%	414	408	102%	463	89%	296	303	98%	396	75%
2011	589	625	94%	743	79%	432	410	105%	576	75%	430	460	93%	514	84%	365	331	110%	439	83%
2012	679	705	96%	826	82%	398	467	85%	652	61%	512	515	100%	568	90%	337	370	91%	485	69%
2013	784	776	101%	889	88%	485	543	89%	759	64%	558	547	102%	600	93%	444	439	101%	576	77%
2014	925	813	114%	531	174%	573	601	95%	470	122%	598	563	106%	352	170%	478	485	99%	358	133%
Total	5,918	5,950	99%	6,609	90%	4,173	4,112	101%	5,302	79%	4,441	4,454	100%	4,699	95%	3,344	3,290	102%	3,984	84%

Attachment 6
Metropolitan Life Insurance Company Individual Business
Actual to Expected* Mortality by Issue Age and Duration
Experience through June 30, 2015

Policy Duration		Issue Age												TOTAL
		Under 35	35 TO 39	40 TO 44	45 TO 49	50 TO 54	55 TO 59	60 TO 64	65 TO 69	70 TO 74	75 TO 79	Over 79		
1	Exposure	7,087	6,703	12,550	24,556	46,859	63,402	50,804	24,786	9,785	3,107	834	250,472	
	Actual	1	2	7	14	31	46	56	37	34	13	4	245	
	Expected	2	2	7	23	73	150	187	152	100	54	24	774	
	Actual Rate	0.01%	0.03%	0.06%	0.06%	0.07%	0.07%	0.11%	0.15%	0.35%	0.42%	0.48%	0.10%	
	A/E %	53.02%	87.80%	105.14%	59.76%	42.73%	30.70%	30.00%	24.31%	33.87%	24.24%	16.55%	31.67%	
2	Exposure	5,568	5,826	11,335	22,721	44,116	60,357	48,416	23,498	9,128	2,857	714	234,535	
	Actual	2	0	3	19	35	76	104	86	60	19	20	424	
	Expected	2	2	7	24	74	153	194	160	103	54	23	795	
	Actual Rate	0.04%	0.00%	0.03%	0.08%	0.08%	0.13%	0.21%	0.37%	0.66%	0.67%	2.80%	0.18%	
	A/E %	127.11%	0.00%	44.18%	79.01%	47.13%	49.74%	53.74%	53.89%	58.04%	34.95%	87.51%	53.32%	
3	Exposure	4,613	5,204	10,442	21,393	42,255	58,214	46,723	22,659	8,678	2,686	653	223,520	
	Actual	3	4	5	26	56	107	136	96	78	43	15	569	
	Expected	1	2	7	25	77	158	204	171	108	57	23	834	
	Actual Rate	0.07%	0.08%	0.05%	0.12%	0.13%	0.18%	0.29%	0.42%	0.90%	1.60%	2.30%	0.25%	
	A/E %	221.04%	196.27%	71.39%	103.94%	72.79%	67.73%	66.57%	56.10%	72.05%	75.92%	65.20%	68.25%	
4	Exposure	3,934	4,747	9,763	20,358	40,775	56,552	45,480	21,970	8,349	2,526	599	215,053	
	Actual	0	1	5	20	54	126	141	118	88	49	23	625	
	Expected	1	2	7	26	80	165	219	184	115	59	23	882	
	Actual Rate	0.00%	0.02%	0.05%	0.10%	0.13%	0.22%	0.31%	0.54%	1.05%	1.94%	3.84%	0.29%	
	A/E %	0.00%	48.75%	67.76%	76.53%	67.48%	76.51%	64.47%	64.02%	76.61%	82.82%	98.33%	70.87%	
5	Exposure	3,353	4,295	9,097	19,322	39,145	54,609	43,848	21,118	7,920	2,295	527	205,529	
	Actual	2	2	6	20	80	145	167	131	82	60	39	734	
	Expected	1	2	8	27	83	172	234	197	121	60	23	927	
	Actual Rate	0.06%	0.05%	0.07%	0.10%	0.20%	0.27%	0.38%	0.62%	1.04%	2.61%	7.40%	0.36%	
	A/E %	188.99%	96.33%	77.71%	74.03%	96.79%	84.49%	71.46%	66.45%	67.62%	99.99%	168.15%	79.14%	
6	Exposure	2,741	3,815	8,269	17,866	36,713	51,435	41,036	19,572	7,138	1,879	390	190,855	
	Actual	1	1	2	15	63	152	196	147	108	67	35	787	
	Expected	1	2	8	27	83	176	244	205	123	58	22	949	
	Actual Rate	0.04%	0.03%	0.02%	0.08%	0.17%	0.30%	0.48%	0.75%	1.51%	3.57%	8.98%	0.41%	
	A/E %	112.25%	48.41%	25.66%	55.06%	75.53%	86.40%	80.24%	71.71%	87.84%	116.01%	161.98%	82.94%	
7	Exposure	2,236	3,270	7,385	16,138	33,573	47,107	37,120	17,709	6,465	1,594	299	172,897	
	Actual	2	3	7	17	85	146	189	151	95	47	22	764	
	Expected	1	2	8	27	82	177	248	208	125	57	20	954	
	Actual Rate	0.09%	0.09%	0.09%	0.11%	0.25%	0.31%	0.51%	0.85%	1.47%	2.95%	7.35%	0.44%	
	A/E %	262.55%	148.87%	90.02%	63.47%	103.08%	82.42%	76.32%	72.74%	76.05%	82.80%	108.68%	80.08%	
8	Exposure	1,626	2,501	6,137	13,649	28,753	40,331	31,478	15,364	5,735	1,353	259	147,185	
	Actual	0	0	6	25	55	160	184	139	126	72	15	782	
	Expected	1	2	7	25	77	168	237	202	125	56	20	918	
	Actual Rate	0.00%	0.00%	0.10%	0.18%	0.19%	0.40%	0.58%	0.90%	2.20%	5.32%	5.80%	0.53%	
	A/E %	0.00%	0.00%	83.26%	101.48%	71.85%	95.01%	77.69%	68.68%	101.08%	129.18%	76.08%	85.14%	
9	Exposure	1,126	1,961	5,116	11,583	24,480	34,029	26,391	13,185	5,003	1,133	212	124,219	
	Actual	0	3	8	24	68	154	173	156	124	68	26	804	
	Expected	0	2	7	23	71	159	223	196	123	54	18	876	
	Actual Rate	0.00%	0.15%	0.16%	0.21%	0.28%	0.45%	0.66%	1.18%	2.48%	6.00%	12.26%	0.65%	
	A/E %	0.00%	192.69%	120.94%	104.90%	95.95%	96.95%	77.46%	79.74%	100.66%	125.55%	142.00%	91.80%	
Total	Exposure	33,608	41,280	88,795	188,387	383,054	528,587	423,984	209,682	80,876	22,842	5,051	2,006,146	
	Actual	12	19	59	239	682	1,417	1,871	1,668	1,306	727	287	8,287	
	Expected	10	21	80	283	892	1,905	2,650	2,352	1,540	763	262	10,759	
	Actual Rate	0.04%	0.05%	0.07%	0.13%	0.18%	0.27%	0.44%	0.80%	1.61%	3.18%	5.68%	0.41%	
	A/E %	115.06%	90.52%	73.65%	84.57%	76.45%	74.37%	70.60%	70.91%	84.81%	95.25%	109.37%	77.02%	
Ultimate 10+	Exposure	1,324	2,956	8,702	20,802	46,384	62,552	52,689	29,821	12,675	3,411	564	241,880	
	Actual	1	3	10	59	155	305	525	607	511	289	88	2,553	
	Expected	1	3	15	55	192	428	661	677	496	255	66	2,850	
	Actual Rate	0.08%	0.10%	0.11%	0.28%	0.33%	0.49%	1.00%	2.04%	4.03%	8.47%	15.59%	1.06%	
	A/E %	153.99%	98.79%	65.94%	106.45%	80.57%	71.26%	79.40%	89.63%	103.02%	113.32%	133.50%	89.58%	
Ultimate 11+	Exposure	553	1,432	4,518	11,237	26,142	34,835	31,019	18,895	8,454	2,454	394	139,932	
	Actual	0	2	5	41	100	189	349	445	384	224	63	1,802	
	Expected	0	2	9	35	128	283	454	494	378	201	49	2,033	
	Actual Rate	0.00%	0.14%	0.11%	0.36%	0.38%	0.54%	1.13%	2.36%	4.54%	9.13%	16.01%	1.29%	
	A/E %	0.00%	118.81%	54.29%	117.63%	78.21%	66.89%	76.79%	90.13%	101.61%	111.22%	127.49%	88.62%	
Ultimate 12+	Exposure	174	549	2,123	5,488	13,511	17,617	16,875	11,246	5,341	1,686	257	74,867	
	Actual	0	1	1	25	58	108	220	309	262	168	46	1,198	
	Expected	0	1	5	21	81	177	297	343	274	150	35	1,384	
	Actual Rate	0.00%	0.18%	0.05%	0.46%	0.43%	0.61%	1.30%	2.75%	4.91%	9.97%	17.90%	1.60%	
	A/E %	0.00%	126.20%	18.84%	120.47%	71.56%	61.15%	74.05%	90.02%	95.52%	111.90%	133.23%	86.57%	
Ultimate 13+	Exposure	46	191	998	2,647	6,864	8,936	9,161	6,537	3,240	1,053	151	39,823	
	Actual	0	1	0	12	29	63	142	207	170	116	29	769	
	Expected	0	0	3	12	50	108	190	228	186	101	21	898	
	Actual Rate	0.00%	0.52%	0.00%	0.45%	0.42%	0.70%	1.55%	3.17%	5.25%	11.02%	19.19%	1.93%	
	A/E %	0.00%	285.08%	0.00%	100.53%	58.46%	58.54%	74.92%	90.92%	91.19%	115.15%	135.03%	85.60%	
Ultimate 16+	Exposure	2	4	36	104	323	488	572	446	205	64	5	2,249	
	Actual	0	0	0	2	3	6	21	25	20	12	1	90	
	Expected	0	0	0	1	3	8	15	20	15	8	1	71	
	Actual Rate	0.00%	0.00%	0.00%	1.92%	0.93%	1.23%	3.67%	5.61%	9.76%	18.88%	19.61%	4.00%	
	A/E %	0.00%	0.00%	0.00%	330.60%	97.92%	76.90%	136.64%	124.01%	132.16%	158.89%	118.34%	127.31%	
Ultimate 21+	Exposure	0	0	0	0	0	0	0	0	0	0	0	0	
	Actual	0	0	0	0	0	0	0	0	0	0	0	0	
	Expected	0	0	0	0	0	0	0	0	0	0	0	0	
	Actual Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	A/F %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

- Expected deaths are calculated by applying assumptions derived using data through June 30, 2014 to the exposures through June 30, 2015.

Attachment 6
Metropolitan Life Insurance Company
Comparison of Actual to Expected* Lapse
Experience through June 30, 2015

Individual Business				
Policy Duration	Exposure	Actual	Expected*	A/E %
1	250,497	11,006	12,525	88%
2	234,560	13,869	10,555	131%
3	223,545	9,584	8,942	107%
4	215,077	6,976	7,528	93%
5	205,553	6,112	5,139	119%
6	190,879	4,527	3,818	119%
7	172,920	3,219	3,113	103%
8	147,206	2,237	2,355	95%
9	124,240	1,589	1,864	85%
10	101,968	995	1,377	72%
11	65,085	684	814	84%
12	35,064	439	438	100%
13	19,871	371	248	149%
14	11,660	244	146	167%
15	6,055	165	76	218%
16	1,963	55	25	224%
17	283	18	4	508%
18	3	1	0	2516%
19	0	0	0	N/A
20	0	0	0	N/A
21	0	0	0	N/A
22	0	0	0	N/A
23	0	0	0	N/A
24	0	0	0	N/A
25	0	0	0	N/A
26	0	0	0	N/A
Total	2,006,430	62,091	58,964	105%

- Expected lapses are calculated by applying assumptions derived using data through June 30, 2014 to the exposures through June 30, 2015.

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL, LTC-PREM

State	Pre/Post Rate Stability	Prior Authorized Increase (Cumulative)	Annualized Premium as of 9/30/2016	Current Increase Request	Status	Date of Disposition	Authorized Increase	Prior/Current Authroized Increase (as of 2/3/2017)	Comments
Alabama	Both	86.44%	2,389,645	21.24%	Filed as Revised	12/9/2016	16.24%	116.72%	
Alaska	Both	86.44%	176,734	21.21%	Approved	12/8/2015	21.21%	125.98%	
Arizona	Post Only	18.00%	964,222	91.52%	Pending			18.00%	
Arizona	Pre Only	86.44%	2,814,568	21.21%	Disapproved	1/11/2017		86.44%	
Arkansas	Both	18.00%	423,296	91.52%	Approved	1/20/2017	25.00%	47.50%	
California	Both	15.00%	18,172,985	91.52%	Not yet filed			15.00%	5-yr rate guarantee until 3/1/2017
Colorado	Both	86.44%	2,935,741	21.21%	Disapproved	8/12/2016		86.44%	
Connecticut	Both	0.00%	3,746,375	126.00%	Approved	4/25/2016	57.39%	57.39%	
Delaware	Both	47.50%	644,960	53.22%	Filed	2/10/2017	24.54%	83.70%	Only 1st phase approved
District of Columbia	Both	29.80%	363,885	74.11%	Not yet filed			29.80%	In progress
Florida	Both	Varies by issue age	8,614,892	96.18%	Approved	1/12/2017	Varies by issue age	Varies by issue age	
Georgia	Both	26.50%	2,422,516	78.65%	Approved as Amended	7/13/2016	12.00%	41.68%	
Hawaii	Both	49.86%	1,852,623	50.80%	Not yet filed			49.86%	In progress
Idaho	Both	37.50%	384,980	64.36%	Pending			37.50%	
Illinois	Post Only	138.36%	8,858,843	N/A	Not Filing			138.36%	
Illinois	Pre Only	86.44%	645,800	21.21%	Pending			86.44%	
Indiana	Both	0.00%	2,446,623	126.00%	Pending			0.00%	
Iowa	Both	86.44%	2,835,990	21.21%	Pending			86.44%	
Kansas	Both	81.25%	2,211,268	24.69%	Not yet filed			81.25%	5-yr rate guarantee until 11/1/2019
Kentucky	Both	42.00%	2,231,235	59.15%	Pending			42.00%	
Louisiana	Both	18.00%	1,210,303	91.52%	Pending			18.00%	
Maine	Post Only	65.20%	1,191,973	36.81%	Pending			65.20%	
Maine	Pre Only	71.10%	300,311	32.08%	Pending			71.10%	
Maryland	Both	15.00%	525,614	15.00%	Received and Filed	5/4/2016	15.00%	32.25%	
Massachusetts	Both	10.00%	5,166,377	58.00%	Placed on File	1/20/2017	30.00%	43.00%	
Michigan	Both	86.44%	8,728,311	21.21%	Approved	2/24/2016	21.21%	125.98%	
Minnesota	Both	18.00%	3,180,283	91.52%	Not yet filed			18.00%	In progress
Mississippi	Both	47.50%	3,180,170	25.00%	Pending			47.50%	
Missouri	Both	48.21%	545,979	25.60%	Filed	1/14/2016	25.60%	86.15%	
Montana	Both	35.70%	4,622,510	66.54%	Not yet filed			35.70%	Planned in the 2nd/3rd qtr of 2017
Nebraska	Both	48.21%	202,889	25.60%	Approved	12/9/2015	25.60%	86.15%	
Nevada	Both	10.00%	1,076,054	105.45%	Not yet filed			10.00%	Planned in the 2nd/3rd qtr of 2017
New Hampshire	Both	57.06%	319,552	43.89%	Not yet filed			57.06%	In progress
New Jersey	Post Only	56.06%	1,213,963	44.82%	Approved	5/20/2016	24.23%	93.87%	
New Jersey	Pre Only	56.06%	437,146	44.82%	Approved	5/20/2016	15.76%	80.65%	
New Mexico	Both	18.00%	8,810,033	91.52%	Not yet filed			18.00%	Planned in the 2nd/3rd qtr of 2017
New York	Both	60.58%	571,013	40.73%	Not yet filed			60.58%	Planned in the 2nd/3rd qtr of 2017
North Carolina	Both	46.25%	23,215,940	54.52%	Pending			46.25%	
North Dakota	Both	32.25%	4,604,441	70.88%	Pending			32.25%	
Ohio	Both	51.04%	172,281	49.62%	Filed	3/7/2016	15.00%	73.70%	
Oklahoma	Both	37.50%	4,366,020	64.36%	Approved as Amended	11/29/2016	10.00%	51.25%	
Oregon	Both	69.92%	618,394	10.00%	Approved	1/22/2016	10.00%	86.91%	
Pennsylvania	Both	41.60%	2,522,337	59.60%	Approved	4/5/2016	20.00%	69.92%	
Rhode Island	Both	18.00%	8,592,579	91.52%	Not yet filed			18.00%	Planned in the 2nd/3rd qtr of 2017
South Carolina	Both	41.60%	1,271,170	59.60%	Approved as Amended	10/12/2016	20.00%	69.92%	
South Dakota	Both	86.44%	1,420,476	21.21%	Approved	1/18/2017	21.21%	125.98%	
Tennessee	Both	41.60%	399,507	59.60%	Approved	4/5/2016	59.60%	125.99%	
Texas	Both	42.00%	3,119,562	59.15%	Not yet filed			42.00%	In progress
Utah	Both	42.00%	5,807,715	59.15%	Rates Filed	1/9/2017	35.74%	92.75%	
Vermont	Both	0.00%	104,637	126.00%	Not yet filed			0.00%	Planned in the 2nd/3rd qtr of 2017
Virginia	Both	42.00%	648,954	59.15%	Pending			42.00%	
Washington	Both	86.44%	484,599	21.21%	Filed	9/1/2016	21.21%	125.98%	
West Virginia	Both	86.44%	6,117,901	21.22%	Not yet filed			86.44%	Planned in the 2nd/3rd qtr of 2017
Wisconsin	Both	86.44%	3,625,512	21.21%	Filed	8/16/2016	21.21%	125.98%	
Wyoming	Both	86.44%	583,477	21.21%	Not yet filed			86.44%	Planned in the 2nd/3rd qtr of 2017

Attachment 8
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VA, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A						4.48%	2.1526
	1999	-	-	N/A	-	-	-	-	N/A						4.48%	2.0603
	2000	-	-	N/A	-	-	-	-	N/A						4.48%	1.9720
	2001	-	-	N/A	-	-	-	-	N/A						4.48%	1.8875
	2002	-	-	N/A	-	-	-	-	N/A						4.48%	1.8066
	2003	5,743,254	57,196	1.0%	6,373	9,930,849	98,899	1.0%							4.48%	1.7291
	2004	52,124,259	330,014	0.6%	43,944	86,266,459	546,179	0.6%							4.48%	1.6550
	2005	156,398,765	4,414,862	2.8%	86,820	247,747,414	6,993,474	2.8%							4.48%	1.5841
	2006	199,683,280	7,396,081	3.7%	87,402	302,754,944	11,213,758	3.7%							4.48%	1.5162
	2007	190,111,237	11,563,195	6.1%	84,912	275,886,889	16,780,354	6.1%							4.48%	1.4512
	2008	183,006,187	12,603,498	6.9%	82,402	254,192,501	17,506,048	6.9%							4.48%	1.3890
	2009	173,904,619	15,733,887	9.0%	79,577	231,196,820	20,917,355	9.0%							4.48%	1.3294
	2010	166,673,719	17,384,952	10.4%	77,101	212,085,803	22,121,673	10.4%							4.48%	1.2725
	2011	190,948,965	19,527,690	10.2%	75,204	232,560,265	23,783,134	10.2%							4.48%	1.2179
	2012	218,317,515	23,302,032	10.7%	74,139	254,495,740	27,163,500	10.7%							4.48%	1.1657
	2013	211,519,521	26,296,338	12.4%	73,816	236,002,240	29,340,057	12.4%							4.48%	1.1157
2014	197,272,533	35,309,306	17.9%	71,988	210,671,614	37,707,573	17.9%							4.48%	1.0679	
2015	164,478,814	50,243,427	30.5%	71,023	168,121,439	51,356,142	30.5%							4.48%	1.0221	
Projected Future Experience	2016	158,307,021	58,586,571	37.0%	69,437	154,877,041	57,317,197	37.0%	1.3901	N/A	0.0223	0.0000	0.978	0.962	4.48%	0.9783
	2017	152,378,294	66,292,161	43.5%	67,807	142,686,769	62,075,864	43.5%	1.3901	N/A	0.0235	0.0000	0.977	0.963	4.48%	0.9364
	2018	146,695,188	75,240,793	51.3%	66,128	131,477,125	67,435,362	51.3%	1.3901	N/A	0.0248	0.0000	0.975	0.963	4.48%	0.8963
	2019	140,952,716	85,872,371	60.8%	64,402	120,915,371	73,493,486	60.8%	1.3901	N/A	0.0261	0.0000	0.974	0.961	4.48%	0.8578
	2020	135,067,246	97,729,356	72.4%	62,625	110,900,075	80,242,940	72.4%	1.3901	N/A	0.0276	0.0000	0.972	0.958	4.48%	0.8211
	2021	129,216,789	111,525,914	86.3%	60,793	101,548,724	87,645,842	86.3%	1.3901	N/A	0.0292	0.0000	0.971	0.957	4.48%	0.7859
	2022	123,366,788	127,157,149	103.1%	58,907	92,795,628	95,646,711	103.1%	1.3901	N/A	0.0310	0.0000	0.969	0.955	4.48%	0.7522
	2023	117,511,702	144,650,880	123.1%	56,964	84,602,678	104,141,558	123.1%	1.3901	N/A	0.0330	0.0000	0.967	0.953	4.48%	0.7200
	2024	111,592,899	163,963,393	146.9%	54,969	76,897,682	112,985,677	146.9%	1.3901	N/A	0.0350	0.0000	0.965	0.950	4.48%	0.6891
	2025	105,693,196	185,036,258	175.1%	52,921	69,710,386	122,041,432	175.1%	1.3901	N/A	0.0373	0.0000	0.963	0.947	4.48%	0.6596
	2026	99,769,827	207,731,603	208.2%	50,824	62,983,010	131,137,458	208.2%	1.3901	N/A	0.0396	0.0000	0.960	0.944	4.48%	0.6313
	2027	93,797,554	231,847,927	247.2%	48,682	56,674,727	140,088,066	247.2%	1.3901	N/A	0.0422	0.0000	0.958	0.940	4.48%	0.6042
	2028	87,874,578	257,043,961	292.5%	46,499	50,820,029	148,654,842	292.5%	1.3901	N/A	0.0448	0.0000	0.955	0.937	4.48%	0.5783
	2029	81,966,280	282,989,191	345.3%	44,281	45,371,236	156,644,530	345.3%	1.3901	N/A	0.0477	0.0000	0.952	0.933	4.48%	0.5535
	2030	76,158,153	309,233,472	406.0%	42,036	40,349,255	163,943,596	406.0%	1.3901	N/A	0.0507	0.0000	0.949	0.929	4.48%	0.5298
	2031	70,451,851	335,088,626	475.6%	39,772	35,726,071	169,923,247	475.6%	1.3901	N/A	0.0539	0.0000	0.946	0.925	4.48%	0.5071
	2032	64,880,193	360,077,493	555.0%	37,496	31,490,439	174,768,259	555.0%	1.3901	N/A	0.0572	0.0000	0.943	0.921	4.48%	0.4854
	2033	59,437,130	383,591,270	645.4%	35,219	27,612,018	178,200,546	645.4%	1.3901	N/A	0.0607	0.0000	0.939	0.916	4.48%	0.4646
	2034	54,186,018	405,173,260	747.7%	32,953	24,093,577	180,158,528	747.7%	1.3901	N/A	0.0643	0.0000	0.936	0.912	4.48%	0.4446
	2035	48,139,152	424,186,096	863.2%	30,708	20,912,957	180,528,791	863.2%	1.3901	N/A	0.0681	0.0000	0.932	0.907	4.48%	0.4256
	2036	43,915,367	439,923,975	992.7%	28,497	18,051,607	179,200,469	992.7%	1.3901	N/A	0.0720	0.0000	0.928	0.902	4.48%	0.4073
	2037	39,740,259	452,322,099	1138.2%	26,330	15,494,085	176,353,081	1138.2%	1.3901	N/A	0.0760	0.0000	0.924	0.897	4.48%	0.3899
	2038	35,430,811	460,726,357	1300.4%	24,218	13,221,784	171,930,147	1300.4%	1.3901	N/A	0.0802	0.0000	0.920	0.892	4.48%	0.3732
	2039	31,404,353	464,787,251	1480.0%	22,175	11,216,892	166,011,020	1480.0%	1.3901	N/A	0.0844	0.0000	0.916	0.886	4.48%	0.3572
	2040	27,673,676	464,698,400	1679.2%	20,211	9,460,700	158,864,778	1679.2%	1.3901	N/A	0.0886	0.0000	0.911	0.881	4.48%	0.3419
	2041	24,243,484	460,530,963	1899.6%	18,333	7,932,776	150,691,588	1899.6%	1.3901	N/A	0.0929	0.0000	0.907	0.876	4.48%	0.3272
	2042	21,110,081	452,527,694	2143.7%	16,550	6,611,406	141,725,850	2143.7%	1.3901	N/A	0.0972	0.0000	0.903	0.871	4.48%	0.3132
	2043	18,272,427	440,942,792	2413.2%	14,868	5,477,393	132,178,216	2413.2%	1.3901	N/A	0.1016	0.0000	0.898	0.866	4.48%	0.2998
	2044	15,723,358	426,060,253	2709.7%	13,293	4,511,248	122,242,547	2709.7%	1.3901	N/A	0.1060	0.0000	0.894	0.860	4.48%	0.2869
	2045	13,448,638	408,314,743	3036.1%	11,827	3,693,205	112,129,572	3036.1%	1.3901	N/A	0.1103	0.0000	0.890	0.855	4.48%	0.2746
	2046	11,432,367	388,462,164	3394.4%	10,471	3,004,934	101,999,992	3394.4%	1.3901	N/A	0.1146	0.0000	0.885	0.850	4.48%	0.2628
	2047	9,656,850	365,674,744	3788.8%	9,226	2,429,451	92,046,017	3788.8%	1.3901	N/A	0.1189	0.0000	0.881	0.845	4.48%	0.2516
	2048	8,109,198	342,211,548	4220.0%	8,090	1,952,649	82,402,609	4220.0%	1.3901	N/A	0.1232	0.0000	0.877	0.840	4.48%	0.2408
	2049	6,769,071	317,694,197	4693.3%	7,059	1,560,088	73,219,931	4693.3%	1.3901	N/A	0.1274	0.0000	0.873	0.835	4.48%	0.2305
	2050	5,618,495	292,751,967	5210.5%	6,130	1,239,407	64,579,338	5210.5%	1.3901	N/A	0.1316	0.0000	0.868	0.830	4.48%	0.2206
	2051	4,639,098	267,805,551	5772.8%	5,298	979,492	56,544,071	5772.8%	1.3901	N/A	0.1357	0.0000	0.864	0.826	4.48%	0.2111
	2052	3,810,071	243,276,404	6385.1%	4,558	769,971	49,163,322	6385.1%	1.3901	N/A	0.1398	0.0000	0.860	0.821	4.48%	0.2021
	2053	3,113,071	219,350,701	7046.1%	3,902	602,149	42,428,140	7046.1%	1.3901	N/A	0.1438	0.0000	0.856	0.817	4.48%	0.1934
	2054	2,530,900	196,331,195	7757.4%	3,326	468,558	36,347,790	7757.4%	1.3901	N/A	0.1477	0.0000	0.852	0.813	4.48%	0.1851
	2055	2,048,036	174,531,623	8521.9%	2,821	362,911	30,926,912	8521.9%	1.3901	N/A	0.1517	0.0000	0.848	0.809	4.48%	0.1772
	2056	1,650,065	154,073,990	9337.5%	2,384	279,858	26,131,559	9337.5%	1.3901	N/A	0.1549	0.0000	0.845	0.806	4.48%	0.1696
	2057	1,324,032	135,186,049	10210.2%	2,004	214,936	21,945,312	10210.2%	1.3901	N/A	0.1595	0.0000	0.840	0.802	4.48%	0.1623
	2058	1,058,482	117,949,990	11133.9%	1,679	164,463	18,311,047	11133.9%	1.3901	N/A	0.1622	0.0000	0.836	0.799	4.48%	0.1554
	2059	843,615	102,179,564	12112.1%	1,401	125,459	15,195,724	12112.1%	1.3901	N/A	0.1654	0.0000	0.835	0.797	4.48%	0.1487
	2060	670,113	88,079,357	13144.0%	1,165	95,385	12,537,335	13144.0%	1.3901	N/A	0.1686	0.0000	0.831	0.794	4.48%	0.1423
	2061	530,918	75,503,500	14221.3%	965	72,332	10,286,601	14221.3%	1.3901	N/A	0.1714	0.0000	0.829	0.792	4.48%	0.1362
	2062	419,233	64,384,442	15357.7%	797	54,668	8,395,750	15357.7%	1.3901	N/A	0.1743	0.0000	0.826	0.790	4.48%	0.1304
	2063	330,246	54,653,242	16549.3%	656	41,218	6,821,317	16549.3%	1.3901	N/A	0.1774	0.0000	0.823	0.788	4.48%	0.1248
2064	259,857	46,208,001	17782.1%	538	31,043	5,520,052	17782.1%	1.3901	N/A	0.1801	0.0000	0.820	0.787	4.48%	0.1195	
2065	204,119	38,918,9														

Attachment 8
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 59.15% Future Increase
Without Adjustment for Policy Lapses and Benefit Downgrades Associated with Proposed Rate Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued On or After October 1, 2003

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Without Interest				With Interest				Premium		Persistence Factors				Calendar Year	Mid-Year
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Disc / Accum Factor	
1998	-	-	N/A	-	-	-	-	N/A						4.48%	2.1526	
1999	-	-	N/A	-	-	-	-	N/A						4.48%	2.0603	
2000	-	-	N/A	-	-	-	-	N/A						4.48%	1.9720	
2001	-	-	N/A	-	-	-	-	N/A						4.48%	1.8875	
2002	-	-	N/A	-	-	-	-	N/A						4.48%	1.8066	
2003	5,743,254	57,196	1.0%	6,373	9,930,849	98,899	1.0%							4.48%	1.7291	
2004	52,124,259	330,014	0.6%	43,944	86,266,459	546,179	0.6%							4.48%	1.6550	
2005	156,398,765	4,414,862	2.8%	86,820	247,747,414	6,993,474	2.8%							4.48%	1.5841	
2006	199,683,280	7,396,081	3.7%	87,402	302,754,944	11,213,758	3.7%							4.48%	1.5162	
2007	190,111,237	11,563,195	6.1%	84,912	275,886,889	16,780,354	6.1%							4.48%	1.4512	
2008	183,006,167	12,603,498	6.9%	82,402	254,192,501	17,506,048	6.9%							4.48%	1.3890	
2009	173,904,619	15,733,887	9.0%	79,577	231,196,820	20,917,355	9.0%							4.48%	1.3294	
2010	166,673,719	17,384,952	10.4%	77,101	212,085,803	22,121,673	10.4%							4.48%	1.2725	
2011	190,948,965	19,527,690	10.2%	75,204	232,560,265	23,783,134	10.2%							4.48%	1.2179	
2012	218,317,515	23,302,032	10.7%	74,139	254,495,740	27,163,500	10.7%							4.48%	1.1657	
2013	211,519,521	26,296,339	12.4%	73,816	236,002,240	29,340,057	12.4%							4.48%	1.1157	
2014	197,272,533	35,309,306	17.9%	71,988	210,671,614	37,707,573	17.9%							4.48%	1.0679	
2015	164,478,814	50,243,427	30.5%	71,023	168,121,439	51,356,142	30.5%							4.48%	1.0221	
2016	158,307,021	58,586,571	37.0%	69,437	154,877,041	57,317,197	37.0%	1.3901	1.0000	0.0223	1.0000	0.978	0.962	4.48%	0.9783	
2017	167,400,254	66,292,161	39.6%	67,807	156,753,307	62,075,864	39.6%	1.5271	1.0000	0.0235	1.0000	0.977	0.963	4.48%	0.9364	
2018	225,933,255	75,240,793	33.3%	66,128	202,495,087	67,435,362	33.3%	2.1410	1.0000	0.0248	1.0000	0.975	0.963	4.48%	0.8963	
2019	224,326,248	85,672,371	38.2%	64,402	192,436,813	73,493,486	38.2%	2.2123	1.0000	0.0261	1.0000	0.974	0.961	4.48%	0.8578	
2020	214,959,523	97,729,356	45.5%	62,625	176,497,470	80,242,940	45.5%	2.2123	1.0000	0.0276	1.0000	0.972	0.958	4.48%	0.8211	
2021	205,648,519	111,525,914	54.2%	60,793	161,614,795	87,645,842	54.2%	2.2123	1.0000	0.0292	1.0000	0.971	0.957	4.48%	0.7859	
2022	196,338,242	127,157,149	64.8%	58,907	147,684,242	95,646,711	64.8%	2.2123	1.0000	0.0310	1.0000	0.969	0.955	4.48%	0.7522	
2023	187,019,874	144,650,880	77.3%	56,964	134,645,162	104,141,558	77.3%	2.2123	1.0000	0.0330	1.0000	0.967	0.953	4.48%	0.7200	
2024	177,600,083	163,963,309	92.3%	54,969	122,382,660	112,985,679	92.3%	2.2123	1.0000	0.0350	1.0000	0.965	0.950	4.48%	0.6891	
2025	168,210,722	185,036,258	110.0%	52,921	110,944,080	122,041,432	110.0%	2.2123	1.0000	0.0373	1.0000	0.963	0.947	4.48%	0.6596	
2026	158,783,680	207,731,603	130.8%	50,824	100,237,460	131,137,458	130.8%	2.2123	1.0000	0.0396	1.0000	0.960	0.944	4.48%	0.6313	
2027	149,278,807	231,847,927	155.3%	48,682	90,197,828	140,088,066	155.3%	2.2123	1.0000	0.0422	1.0000	0.958	0.940	4.48%	0.6042	
2028	139,852,391	257,043,961	183.8%	46,499	80,880,076	148,654,842	183.8%	2.2123	1.0000	0.0448	1.0000	0.955	0.937	4.48%	0.5783	
2029	130,449,334	282,989,191	216.9%	44,281	72,208,322	156,644,530	216.9%	2.2123	1.0000	0.0477	1.0000	0.952	0.933	4.48%	0.5535	
2030	121,205,700	309,233,472	255.1%	42,036	64,215,839	163,834,596	255.1%	2.2123	1.0000	0.0507	1.0000	0.949	0.929	4.48%	0.5298	
2031	112,124,121	335,088,826	298.9%	39,772	56,858,042	169,923,247	298.9%	2.2123	1.0000	0.0539	1.0000	0.946	0.925	4.48%	0.5071	
2032	103,256,828	360,077,493	348.7%	37,496	50,117,034	174,768,259	348.7%	2.2123	1.0000	0.0572	1.0000	0.943	0.921	4.48%	0.4854	
2033	94,594,192	383,591,270	405.5%	35,219	43,944,527	178,200,546	405.5%	2.2123	1.0000	0.0607	1.0000	0.939	0.916	4.48%	0.4646	
2034	86,237,048	405,173,260	469.8%	32,963	38,344,928	180,528,528	469.8%	2.2123	1.0000	0.0643	1.0000	0.936	0.912	4.48%	0.4446	
2035	78,204,961	424,188,086	542.4%	30,708	33,283,971	180,528,707	542.4%	2.2123	1.0000	0.0681	1.0000	0.932	0.907	4.48%	0.4256	
2036	70,527,906	439,923,975	623.8%	28,497	28,729,132	179,200,469	623.8%	2.2123	1.0000	0.0720	1.0000	0.928	0.902	4.48%	0.4073	
2037	63,246,623	452,322,099	715.2%	26,330	24,658,837	176,353,081	715.2%	2.2123	1.0000	0.0760	1.0000	0.924	0.897	4.48%	0.3899	
2038	56,388,135	460,726,357	817.1%	24,218	21,042,470	171,930,147	817.1%	2.2123	1.0000	0.0802	1.0000	0.920	0.892	4.48%	0.3732	
2039	49,980,027	464,787,251	929.9%	22,175	17,851,884	166,011,020	929.9%	2.2123	1.0000	0.0844	1.0000	0.916	0.886	4.48%	0.3572	
2040	44,042,655	464,698,400	1055.1%	20,211	15,056,705	158,864,778	1055.1%	2.2123	1.0000	0.0886	1.0000	0.911	0.881	4.48%	0.3419	
2041	38,583,505	460,530,963	1193.6%	18,333	12,625,014	150,691,588	1193.6%	2.2123	1.0000	0.0929	1.0000	0.907	0.876	4.48%	0.3272	
2042	33,596,694	452,527,694	1346.9%	16,550	10,522,052	141,725,850	1346.9%	2.2123	1.0000	0.0972	1.0000	0.903	0.871	4.48%	0.3132	
2043	29,080,568	440,942,792	1516.3%	14,868	8,717,270	132,178,216	1516.3%	2.2123	1.0000	0.1016	1.0000	0.898	0.866	4.48%	0.2998	
2044	25,023,724	426,060,253	1702.6%	13,293	7,179,651	122,242,547	1702.6%	2.2123	1.0000	0.1060	1.0000	0.894	0.860	4.48%	0.2869	
2045	21,403,507	408,314,743	1907.7%	11,827	5,877,736	112,128,572	1907.7%	2.2123	1.0000	0.1103	1.0000	0.890	0.855	4.48%	0.2746	
2046	18,194,612	388,062,164	2132.8%	10,471	4,782,353	101,989,992	2132.8%	2.2123	1.0000	0.1146	1.0000	0.885	0.850	4.48%	0.2628	
2047	15,368,877	365,874,744	2380.6%	9,226	3,866,471	92,046,017	2380.6%	2.2123	1.0000	0.1189	1.0000	0.881	0.845	4.48%	0.2516	
2048	12,905,789	342,211,548	2651.6%	8,090	3,107,641	82,402,609	2651.6%	2.2123	1.0000	0.1232	1.0000	0.877	0.840	4.48%	0.2408	
2049	10,772,977	317,694,197	2949.0%	7,059	2,482,880	73,219,931	2949.0%	2.2123	1.0000	0.1274	1.0000	0.873	0.835	4.48%	0.2305	
2050	9,941,835	292,751,967	3274.0%	6,130	1,972,516	64,579,338	3274.0%	2.2123	1.0000	0.1316	1.0000	0.868	0.830	4.48%	0.2206	
2051	7,383,124	267,805,551	3627.3%	5,298	1,558,862	56,544,071	3627.3%	2.2123	1.0000	0.1357	1.0000	0.864	0.826	4.48%	0.2111	
2052	6,063,728	243,276,404	4012.0%	4,558	1,225,409	49,163,322	4012.0%	2.2123	1.0000	0.1398	1.0000	0.860	0.821	4.48%	0.2021	
2053	4,954,452	219,350,701	4427.3%	3,902	958,320	42,428,140	4427.3%	2.2123	1.0000	0.1438	1.0000	0.856	0.817	4.48%	0.1934	
2054	4,027,927	196,331,195	4874.2%	3,326	745,710	36,347,790	4874.2%	2.2123	1.0000	0.1477	1.0000	0.852	0.813	4.48%	0.1851	
2055	3,259,449	174,531,623	5354.6%	2,821	577,573	30,926,912	5354.6%	2.2123	1.0000	0.1517	1.0000	0.848	0.809	4.48%	0.1772	
2056	2,626,078	154,073,990	5867.1%	2,384	445,393	26,131,569	5867.1%	2.2123	1.0000	0.1549	1.0000	0.845	0.808	4.48%	0.1696	
2057	2,107,198	135,168,049	6415.4%	2,004	342,070	21,945,312	6415.4%	2.2123	1.0000	0.1595	1.0000	0.840	0.802	4.48%	0.1623	
2058	1,684,574	117,849,990	6995.8%	1,679	261,742	18,311,047	6995.8%	2.2123	1.0000	0.1622	1.0000	0.838	0.799	4.48%	0.1554	
2059	1,342,613	102,179,564	7610.5%	1,401	199,668	15,195,724	7610.5%	2.2123	1.0000	0.1654	1.0000	0.835	0.797	4.48%	0.1487	
2060	1,066,485	88,079,357	8258.8%	1,165	151,805	12,537,335	8258.8%	2.2123	1.0000	0.1686	1.0000	0.831	0.794	4.48%	0.1423	
2061	844,956	75,503,500	8935.8%	965	115,117	10,286,601	8935.8%	2.2123	1.0000	0.1718	1.0000	0.829	0.792	4.48%	0.1362	
2062	647,209	64,384,442	9649.8%	797	87,004	8,640,723	9649.8%	2.2123	1.0000	0.1750	1.0000	0.826	0.790	4.48%	0.1304	
2063	525,586	54,653,242	10398.5%	656	65,599	6,821,317	10398.5%	2.2123	1.0000	0.1774	1.0000	0.823	0.788	4.48%	0.1248	
2064	413,562	46,208,001	11173.2%													

Attachment 9
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Without Adjustment for Policy Lapses and Benefit Downgrades Associated with Proposed Rate Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

1	Accumulated value of initial earned premium	2,320,510,465	x	58%	=	1,345,896,070
2a	Accumulated value of earned premium	2,553,791,537				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	233,281,072		85%	=	198,288,912
3	Present value of future projected initial earned premium	1,266,662,792		58%	=	734,664,419
4a	Present value of future projected premium	2,392,163,628				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,125,500,836		85%	=	956,675,711
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,235,525,111
6a	Accumulated value of incurred claims without the inclusion of active life reserves					214,172,004
6b	Present value of future projected incurred claims without the inclusion of active life reserves					4,504,757,866
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					4,718,929,870
8	Test: 7 is not less than 5					TRUE

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest			With Interest			Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0603
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%								4.48%	1.8066
	2003	16,596,317	121,917	0.7%	14,529	28,697,236	210,811	0.7%								4.48%	1.7291
	2004	30,493,806	880,294	2.9%	13,727	50,467,723	1,456,901	2.9%								4.48%	1.6550
	2005	27,951,257	2,315,046	8.3%	13,200	44,276,895	3,667,207	8.3%								4.48%	1.5841
	2006	25,370,326	1,962,504	7.7%	12,831	38,465,873	2,975,501	7.7%								4.48%	1.5162
	2007	23,963,802	4,658,990	19.4%	12,561	34,775,949	6,761,064	19.4%								4.48%	1.4512
	2008	23,121,871	3,926,316	17.0%	12,201	32,115,892	5,453,587	17.0%								4.48%	1.3890
	2009	22,026,219	4,239,965	19.2%	11,898	29,282,671	5,636,805	19.2%								4.48%	1.3294
	2010	21,149,597	5,971,616	28.2%	11,624	26,912,037	7,598,648	28.2%								4.48%	1.2725
	2011	24,228,270	5,456,278	22.5%	11,345	29,508,057	6,645,302	22.5%								4.48%	1.2179
	2012	27,551,273	4,646,443	16.9%	11,291	32,116,899	5,416,422	16.9%								4.48%	1.1657
2013	26,588,862	5,401,962	20.3%	11,061	29,666,438	6,026,441	20.3%								4.48%	1.1157	
2014	24,663,817	8,124,959	32.9%	10,927	26,330,025	8,676,820	32.9%								4.48%	1.0679	
2015	22,821,463	12,365,146	54.2%	10,749	23,326,877	12,638,991	54.2%								4.48%	1.0221	
Projected Future Experience	2016	22,750,439	11,458,938	50.4%	10,468	22,257,514	11,210,661	50.4%	1.3901	N/A	0.0261	0.0000	0.974	0.997	4.48%	0.9783	
	2017	21,824,446	12,948,314	59.3%	10,180	20,436,373	12,124,779	59.3%	1.3901	N/A	0.0275	0.0000	0.972	0.959	4.48%	0.9364	
	2018	20,872,128	14,635,597	70.1%	9,885	18,706,867	13,117,309	70.1%	1.3901	N/A	0.0290	0.0000	0.971	0.956	4.48%	0.8963	
	2019	19,923,086	16,545,094	83.0%	9,581	17,090,889	14,193,102	83.0%	1.3901	N/A	0.0308	0.0000	0.969	0.955	4.48%	0.8578	
	2020	18,994,728	18,696,360	98.4%	9,268	15,596,058	15,342,044	98.4%	1.3901	N/A	0.0326	0.0000	0.967	0.953	4.48%	0.8211	
	2021	18,072,673	21,050,255	116.5%	8,948	14,202,929	16,542,947	116.5%	1.3901	N/A	0.0346	0.0000	0.965	0.951	4.48%	0.7859	
	2022	17,146,946	23,641,857	137.9%	8,619	12,897,812	17,783,238	137.9%	1.3901	N/A	0.0368	0.0000	0.963	0.949	4.48%	0.7522	
	2023	16,213,628	26,449,404	163.1%	8,282	11,673,019	19,042,277	163.1%	1.3901	N/A	0.0390	0.0000	0.961	0.946	4.48%	0.7200	
	2024	15,275,995	29,446,963	192.8%	7,939	10,526,554	20,291,644	192.8%	1.3901	N/A	0.0415	0.0000	0.959	0.942	4.48%	0.6891	
	2025	14,352,412	32,612,084	227.2%	7,589	9,466,193	21,509,435	227.2%	1.3901	N/A	0.0441	0.0000	0.956	0.940	4.48%	0.6596	
	2026	13,434,979	35,902,350	267.2%	7,234	8,481,275	22,664,548	267.2%	1.3901	N/A	0.0468	0.0000	0.953	0.936	4.48%	0.6313	
	2027	12,522,676	39,258,202	313.5%	6,874	7,566,501	23,720,745	313.5%	1.3901	N/A	0.0497	0.0000	0.950	0.932	4.48%	0.6042	
	2028	11,620,272	42,620,383	366.8%	6,511	6,720,289	24,648,415	366.8%	1.3901	N/A	0.0528	0.0000	0.947	0.928	4.48%	0.5783	
	2029	10,731,280	45,924,733	428.0%	6,146	5,940,143	25,420,965	428.0%	1.3901	N/A	0.0561	0.0000	0.944	0.923	4.48%	0.5535	
	2030	9,852,268	49,118,427	498.5%	5,780	5,219,818	26,023,372	498.5%	1.3901	N/A	0.0595	0.0000	0.941	0.918	4.48%	0.5298	
	2031	9,009,064	52,101,809	578.3%	5,416	4,568,488	26,420,781	578.3%	1.3901	N/A	0.0630	0.0000	0.937	0.914	4.48%	0.5071	
	2032	8,200,153	54,792,279	668.2%	5,055	3,980,050	26,594,140	668.2%	1.3901	N/A	0.0668	0.0000	0.933	0.910	4.48%	0.4854	
	2033	7,424,236	57,131,691	769.5%	4,698	3,448,991	26,541,007	769.5%	1.3901	N/A	0.0706	0.0000	0.929	0.905	4.48%	0.4646	
	2034	6,685,339	59,071,008	883.6%	4,348	2,972,607	26,255,667	883.6%	1.3901	N/A	0.0745	0.0000	0.925	0.893	4.48%	0.4446	
	2035	5,984,947	60,544,434	1011.6%	4,005	2,547,070	25,756,890	1011.6%	1.3901	N/A	0.0788	0.0000	0.921	0.895	4.48%	0.4256	
	2036	5,327,107	61,475,425	1154.0%	3,673	2,169,966	25,041,656	1154.0%	1.3901	N/A	0.0829	0.0000	0.917	0.890	4.48%	0.4073	
	2037	4,713,981	61,895,367	1313.0%	3,352	1,837,905	24,132,004	1313.0%	1.3901	N/A	0.0874	0.0000	0.913	0.885	4.48%	0.3899	
	2038	4,145,933	61,756,124	1489.6%	3,044	1,547,146	23,045,652	1489.6%	1.3901	N/A	0.0918	0.0000	0.908	0.879	4.48%	0.3732	
	2039	3,623,809	61,017,262	1683.8%	2,751	1,294,339	21,793,924	1683.8%	1.3901	N/A	0.0962	0.0000	0.904	0.874	4.48%	0.3572	
	2040	3,147,806	59,738,299	1897.8%	2,474	1,076,129	20,422,518	1897.8%	1.3901	N/A	0.1008	0.0000	0.899	0.869	4.48%	0.3419	
	2041	2,717,210	57,964,518	2133.2%	2,213	899,106	19,966,726	2133.2%	1.3901	N/A	0.1055	0.0000	0.895	0.863	4.48%	0.3272	
	2042	2,330,661	55,957,909	2392.4%	1,969	729,933	17,462,860	2392.4%	1.3901	N/A	0.1101	0.0000	0.890	0.858	4.48%	0.3132	
	2043	1,986,471	53,190,659	2677.6%	1,744	595,470	15,944,577	2677.6%	1.3901	N/A	0.1147	0.0000	0.885	0.852	4.48%	0.2998	
	2044	1,682,601	50,319,851	2990.6%	1,536	482,761	14,437,457	2990.6%	1.3901	N/A	0.1192	0.0000	0.881	0.847	4.48%	0.2869	
	2045	1,416,269	47,225,527	3334.5%	1,346	388,929	12,968,863	3334.5%	1.3901	N/A	0.1238	0.0000	0.876	0.842	4.48%	0.2746	
	2046	1,184,346	43,979,720	3713.4%	1,173	311,299	11,559,826	3713.4%	1.3901	N/A	0.1283	0.0000	0.872	0.836	4.48%	0.2628	
	2047	983,796	40,644,286	4131.4%	1,017	247,501	10,225,206	4131.4%	1.3901	N/A	0.1329	0.0000	0.867	0.831	4.48%	0.2516	
	2048	812,153	37,275,667	4589.7%	877	195,562	9,975,770	4589.7%	1.3901	N/A	0.1373	0.0000	0.863	0.826	4.48%	0.2408	
	2049	666,346	33,936,318	5092.9%	753	153,575	7,821,405	5092.9%	1.3901	N/A	0.1420	0.0000	0.858	0.820	4.48%	0.2305	
	2050	543,517	30,673,814	5643.6%	643	119,897	6,766,460	5643.6%	1.3901	N/A	0.1459	0.0000	0.854	0.816	4.48%	0.2206	
	2051	440,806	27,533,404	6246.2%	546	93,071	5,813,362	6246.2%	1.3901	N/A	0.1503	0.0000	0.850	0.811	4.48%	0.2111	
	2052	355,482	24,560,801	6909.1%	462	71,839	4,963,451	6909.1%	1.3901	N/A	0.1550	0.0000	0.845	0.806	4.48%	0.2021	
	2053	285,124	21,771,078	7635.6%	388	55,150	4,211,094	7635.6%	1.3901	N/A	0.1592	0.0000	0.841	0.802	4.48%	0.1934	
	2054	227,552	19,155,832	8418.2%	325	42,128	3,546,416	8418.2%	1.3901	N/A	0.1621	0.0000	0.838	0.798	4.48%	0.1851	
	2055	180,702	16,765,725	9278.1%	271	32,020	2,970,878	9278.1%	1.3901	N/A	0.1665	0.0000	0.834	0.794	4.48%	0.1772	
	2056	142,610	14,574,781	10205.7%	225	24,714	2,471,942	10205.7%	1.3901	N/A	0.1708	0.0000	0.829	0.789	4.48%	0.1696	
	2057	112,377	12,614,490	11225.2%	185	18,243	2,047,763	11225.2%	1.3901	N/A	0.1758	0.0000	0.824	0.787	4.48%	0.1623	
	2058	88,142	10,851,836	12311.7%	152	13,695	1,686,114	12311.7%	1.3901	N/A	0.1782	0.0000	0.822	0.784	4.48%	0.1554	
	2059	68,932	9,297,440	13487.9%	125	10,251	1,382,677	13487.9%	1.3901	N/A	0.1816	0.0000	0.818	0.782	4.48%	0.1487	
	2060	53,739	7,933,627	14763.1%	102	7,649	1,129,283	14763.1%	1.3901	N/A	0.1837	0.0000	0.816	0.780	4.48%	0.1423	
	2061	41,785	6,742,379	16135.8%	82	5,693	918,582	16135.8%	1.3901	N/A	0.1897	0.0000	0.810	0.778	4.48%	0.1362	
	2062	32,415	5,709,133	17613.3%	67	4,227	774,496	17613.3%	1.3901	N/A	0.1901	0.0000	0.810	0.776	4.48%	0.1304	
	2063	25,083	4,811,983	19179.6%	54	3,131	600,588	19179.6%	1.3901	N/A	0.1944	0.0000	0.804	0.774	4.48%	0.1248	
	2064	19,398	4,032,887	20790.3%	43	2,317	481,773	20790.3%	1.3901	N/A	0.1957	0.0000	0.804	0.773	4.48%	0.1195	
	2065	14,956	3,366,388	22508.2%	35	1,710	384,914	22508									

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0603
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%								4.48%	1.8066
	2003	16,596,317	121,917	0.7%	14,529	28,697,236	210,811	0.7%								4.48%	1.7291
	2004	30,493,806	880,294	2.9%	13,727	50,467,723	1,456,901	2.9%								4.48%	1.6550
	2005	27,951,257	2,315,046	8.3%	13,200	44,276,895	3,667,207	8.3%								4.48%	1.5841
	2006	25,370,326	1,962,504	7.7%	12,831	38,465,873	2,975,501	7.7%								4.48%	1.5162
	2007	23,963,802	4,658,990	19.4%	12,561	34,775,949	6,761,064	19.4%								4.48%	1.4512
	2008	23,121,871	3,926,316	17.0%	12,201	32,115,892	5,453,587	17.0%								4.48%	1.3890
	2009	22,026,219	4,239,965	19.2%	11,898	29,282,671	5,636,805	19.2%								4.48%	1.3294
	2010	21,149,597	5,971,616	28.2%	11,624	26,912,037	7,598,648	28.2%								4.48%	1.2725
	2011	24,228,270	5,456,278	22.5%	11,345	29,508,057	6,645,302	22.5%								4.48%	1.2179
	2012	27,551,273	4,646,443	16.9%	11,291	32,116,899	5,416,422	16.9%								4.48%	1.1657
2013	26,588,862	5,401,262	20.3%	11,061	29,866,438	6,026,441	20.3%								4.48%	1.1157	
2014	24,663,817	8,124,959	32.9%	10,927	26,339,025	8,676,820	32.9%								4.48%	1.0679	
2015	22,821,463	12,365,146	54.2%	10,749	23,326,877	12,638,991	54.2%								4.48%	1.0221	
Projected Future Experience	2016	22,750,439	11,458,938	50.4%	10,468	22,257,514	11,210,661	50.4%	1.3901	1.0000	0.0261	1.0000	0.974	0.997	4.48%	0.9783	
	2017	23,697,052	12,797,682	54.0%	10,112	22,189,879	11,983,727	54.0%	1.5271	0.9950	0.0340	0.9933	0.966	0.959	4.48%	0.9364	
	2018	30,123,563	13,714,683	45.5%	9,523	26,998,564	12,291,930	45.5%	2.1421	0.9726	0.0582	0.9635	0.942	0.956	4.48%	0.8963	
	2019	29,526,108	15,406,792	52.2%	9,197	25,328,780	13,216,616	52.2%	2.2123	0.9700	0.0342	0.9600	0.966	0.955	4.48%	0.8578	
	2020	28,150,278	17,399,808	61.8%	8,897	23,113,434	14,286,513	61.8%	2.2123	0.9700	0.0326	0.9600	0.963	0.953	4.48%	0.8211	
	2021	26,783,788	19,601,997	73.2%	8,590	21,048,809	15,404,792	73.2%	2.2123	0.9700	0.0346	0.9600	0.965	0.951	4.48%	0.7859	
	2022	25,411,857	22,015,297	86.6%	8,274	19,114,619	16,559,751	86.6%	2.2123	0.9700	0.0368	0.9600	0.963	0.949	4.48%	0.7522	
	2023	24,028,674	24,629,685	102.5%	7,951	17,299,470	17,732,168	102.5%	2.2123	0.9700	0.0390	0.9600	0.961	0.946	4.48%	0.7200	
	2024	22,639,097	27,421,012	121.1%	7,621	15,600,404	18,895,579	121.1%	2.2123	0.9700	0.0415	0.9600	0.959	0.942	4.48%	0.6891	
	2025	21,270,344	30,368,373	142.8%	7,285	14,028,944	20,029,586	142.8%	2.2123	0.9700	0.0441	0.9600	0.956	0.940	4.48%	0.6596	
	2026	19,910,703	33,432,269	167.9%	6,944	12,569,291	21,105,227	167.9%	2.2123	0.9700	0.0468	0.9600	0.953	0.936	4.48%	0.6313	
	2027	18,558,266	36,557,238	197.9%	6,599	11,213,590	22,088,597	197.9%	2.2123	0.9700	0.0497	0.9600	0.950	0.932	4.48%	0.6042	
	2028	17,221,299	39,688,100	230.5%	6,250	9,959,501	22,952,601	230.5%	2.2123	0.9700	0.0528	0.9600	0.947	0.928	4.48%	0.5783	
	2029	15,903,808	42,765,111	268.9%	5,900	8,803,321	23,672,002	268.9%	2.2123	0.9700	0.0561	0.9600	0.944	0.923	4.48%	0.5535	
	2030	14,601,108	45,739,079	313.3%	5,549	7,735,795	24,232,964	313.3%	2.2123	0.9700	0.0595	0.9600	0.941	0.918	4.48%	0.5298	
	2031	13,351,476	48,517,205	363.4%	5,199	6,770,522	24,603,031	363.4%	2.2123	0.9700	0.0630	0.9600	0.937	0.914	4.48%	0.5071	
	2032	12,152,666	51,022,570	419.8%	4,852	5,898,453	24,764,463	419.8%	2.2123	0.9700	0.0668	0.9600	0.933	0.910	4.48%	0.4854	
	2033	11,002,753	53,201,030	483.5%	4,510	5,111,421	24,714,986	483.5%	2.2123	0.9700	0.0706	0.9600	0.929	0.905	4.48%	0.4646	
	2034	9,907,704	55,006,923	555.2%	4,174	4,405,418	24,458,589	555.2%	2.2123	0.9700	0.0745	0.9600	0.925	0.900	4.48%	0.4446	
	2035	8,869,571	56,378,977	635.6%	3,845	3,774,769	23,994,128	635.6%	2.2123	0.9700	0.0788	0.9600	0.921	0.895	4.48%	0.4256	
	2036	7,894,799	57,245,915	725.1%	3,526	3,215,900	23,318,790	725.1%	2.2123	0.9700	0.0829	0.9600	0.917	0.890	4.48%	0.4073	
	2037	6,986,143	57,636,966	825.0%	3,218	2,723,784	22,471,722	825.0%	2.2123	0.9700	0.0874	0.9600	0.913	0.885	4.48%	0.3899	
	2038	6,144,293	57,507,303	935.9%	2,922	2,292,878	21,460,112	935.9%	2.2123	0.9700	0.0918	0.9600	0.908	0.879	4.48%	0.3732	
	2039	5,370,502	56,819,274	1058.0%	2,641	1,918,216	20,294,502	1058.0%	2.2123	0.9700	0.0962	0.9600	0.904	0.874	4.48%	0.3572	
	2040	4,665,064	55,628,304	1192.4%	2,375	1,594,829	19,017,449	1192.4%	2.2123	0.9700	0.1008	0.9600	0.899	0.869	4.48%	0.3419	
	2041	4,026,918	53,976,559	1340.4%	2,125	1,317,659	17,661,817	1340.4%	2.2123	0.9700	0.1055	0.9600	0.895	0.863	4.48%	0.3272	
	2042	3,454,765	51,931,765	1503.2%	1,891	1,091,764	16,281,764	1503.2%	2.2123	0.9700	0.1101	0.9600	0.890	0.858	4.48%	0.3132	
	2043	2,943,960	49,531,142	1682.5%	1,674	882,490	14,847,590	1682.5%	2.2123	0.9700	0.1147	0.9600	0.885	0.852	4.48%	0.2998	
	2044	2,493,623	46,857,845	1879.1%	1,474	715,455	13,444,160	1879.1%	2.2123	0.9700	0.1192	0.9600	0.881	0.847	4.48%	0.2869	
	2045	2,098,917	43,976,411	2095.2%	1,292	576,395	12,076,606	2095.2%	2.2123	0.9700	0.1238	0.9600	0.876	0.842	4.48%	0.2746	
	2046	1,755,207	40,953,916	2333.3%	1,126	461,346	10,764,510	2333.3%	2.2123	0.9700	0.1283	0.9600	0.872	0.836	4.48%	0.2628	
	2047	1,457,990	37,847,959	2595.9%	976	366,798	9,521,712	2595.9%	2.2123	0.9700	0.1329	0.9600	0.867	0.831	4.48%	0.2516	
	2048	1,203,615	34,711,101	2883.9%	842	289,624	8,358,237	2883.9%	2.2123	0.9700	0.1373	0.9600	0.863	0.826	4.48%	0.2408	
	2049	987,528	31,601,499	3200.1%	723	227,589	7,283,292	3200.1%	2.2123	0.9700	0.1420	0.9600	0.858	0.820	4.48%	0.2305	
	2050	805,495	28,563,455	3546.1%	617	177,687	6,300,928	3546.1%	2.2123	0.9700	0.1459	0.9600	0.854	0.816	4.48%	0.2206	
	2051	653,276	25,639,105	3924.7%	525	137,932	5,413,403	3924.7%	2.2123	0.9700	0.1503	0.9600	0.850	0.811	4.48%	0.2111	
	2052	526,827	22,871,018	4341.3%	443	106,466	4,621,966	4341.3%	2.2123	0.9700	0.1550	0.9600	0.845	0.806	4.48%	0.2021	
	2053	422,555	20,273,228	4797.8%	373	81,733	3,921,370	4797.8%	2.2123	0.9700	0.1592	0.9600	0.841	0.802	4.48%	0.1934	
	2054	337,233	17,837,911	5289.5%	312	62,434	3,302,423	5289.5%	2.2123	0.9700	0.1621	0.9600	0.838	0.798	4.48%	0.1851	
	2055	267,802	15,612,243	5829.8%	260	47,454	2,766,481	5829.8%	2.2123	0.9700	0.1665	0.9600	0.834	0.794	4.48%	0.1772	
	2056	211,646	13,572,036	6412.6%	216	35,896	2,301,872	6412.6%	2.2123	0.9700	0.1708	0.9600	0.829	0.790	4.48%	0.1696	
	2057	166,543	11,746,613	7053.2%	178	27,036	1,906,877	7053.2%	2.2123	0.9700	0.1758	0.9600	0.824	0.787	4.48%	0.1623	
	2058	130,627	10,105,230	7735.9%	146	20,296	1,570,109	7735.9%	2.2123	0.9700	0.1782	0.9600	0.822	0.784	4.48%	0.1554	
	2059	102,157	8,657,776	8475.0%	120	15,192	1,287,549	8475.0%	2.2123	0.9700	0.1816	0.9600	0.818	0.782	4.48%	0.1487	
	2060	79,642	7,387,793	9276.2%	98	11,336	1,051,588	9276.2%	2.2123	0.9700	0.1837	0.9600	0.816	0.780	4.48%	0.1423	
2061	61,926	6,278,503	10138.7%	79	8,437	855,384	10138.7%	2.2123	0.9700	0.1897	0.9600	0.810	0.778	4.48%	0.1362		
2062	48,039	5,316,512	11067.1%	64	6,264	693,275	11067.1%	2.2123	0.9700	0.1901	0.9600	0.810	0.776	4.48%	0.1304		
2063	37,162	4,480,918	12051.3%	52	4,641	528,137	12051.3%	2.2123	0.9700	0.1944	0.9600	0.806	0.774	4.48%	0.1248		
2064	28,748	3,755,425	13063.4%	42	3,434	448,627	13063.3										

Exhibit II*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued Before October 1, 2003

1) Greater of 60% or the lifetime loss ratio used in the original pricing	63%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2015	548,655,843
3) Loss Ratio under Original Premium Schedule: (1) x (2)	345,653,181
4) Present Value of Premium Increase as of December 31, 2015	84,913,966
5) 80% of Premium Increase: 0.80 x (4)	67,931,172
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	413,584,353
7) Present Value of Projected Lifetime Incurred Claims	716,754,276
8) Test: 7 is not less than 6	TRUE

* Reflecting new standard for Pre-Rate Stability Policies under Section 14VAC5-200-150 that became effective on September 1, 2015.

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With No Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.7724
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.6155
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.4674
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	6.00%	2.3277
	2002	1,496,379	-	0.0%	3,208	3,286,024	-	0.0%	-	-	-	-	-	-	6.00%	2.1960
	2003	16,596,317	121,917	0.7%	14,529	34,382,309	252,574	0.7%	-	-	-	-	-	-	6.00%	2.0717
	2004	30,493,806	880,294	2.9%	13,727	59,597,643	1,720,463	2.9%	-	-	-	-	-	-	6.00%	1.9544
	2005	27,951,257	2,315,046	8.3%	13,200	51,536,264	4,268,460	8.3%	-	-	-	-	-	-	6.00%	1.8438
	2006	25,370,326	1,962,504	7.7%	12,831	44,129,781	3,413,628	7.7%	-	-	-	-	-	-	6.00%	1.7394
	2007	23,963,802	4,658,990	19.4%	12,561	39,323,809	7,645,249	19.4%	-	-	-	-	-	-	6.00%	1.6410
	2008	23,121,871	3,926,316	17.0%	12,201	35,794,555	6,078,259	17.0%	-	-	-	-	-	-	6.00%	1.5481
	2009	22,026,219	4,239,965	19.2%	11,898	32,168,297	6,192,277	19.2%	-	-	-	-	-	-	6.00%	1.4605
	2010	21,149,597	5,971,616	28.2%	11,624	29,139,652	8,227,618	28.2%	-	-	-	-	-	-	6.00%	1.3778
	2011	24,228,270	5,456,278	22.5%	11,345	31,491,895	7,092,068	22.5%	-	-	-	-	-	-	6.00%	1.2998
	2012	27,551,273	4,646,443	16.9%	11,291	33,784,088	5,697,589	16.9%	-	-	-	-	-	-	6.00%	1.2262
2013	26,588,862	5,401,262	20.3%	11,061	30,758,447	6,248,271	20.3%	-	-	-	-	-	-	6.00%	1.1568	
2014	24,663,817	8,124,959	32.9%	10,927	26,916,531	8,867,067	32.9%	-	-	-	-	-	-	6.00%	1.0913	
2015	22,821,463	12,365,146	54.2%	10,749	23,496,134	12,730,697	54.2%	-	-	-	-	-	-	6.00%	1.0296	
Projected Future Experience	2016	22,750,439	11,458,938	50.4%	10,468	22,097,180	11,129,904	50.4%	1.3901	N/A	0.0261	0.0000	0.974	0.997	6.00%	0.9713
	2017	21,824,446	12,948,314	59.3%	10,180	19,997,902	11,864,636	59.3%	1.3901	N/A	0.0275	0.0000	0.972	0.959	6.00%	0.9163
	2018	20,872,128	14,635,597	70.1%	9,885	18,042,722	12,651,609	70.1%	1.3901	N/A	0.0290	0.0000	0.971	0.956	6.00%	0.8644
	2019	19,923,086	16,545,094	83.0%	9,581	16,247,482	13,492,696	83.0%	1.3901	N/A	0.0308	0.0000	0.969	0.955	6.00%	0.8155
	2020	18,994,728	18,685,806	98.4%	9,268	14,610,382	14,375,570	98.4%	1.3901	N/A	0.0326	0.0000	0.967	0.953	6.00%	0.7693
	2021	18,072,673	21,050,253	116.5%	8,948	13,117,169	15,278,302	116.5%	1.3901	N/A	0.0346	0.0000	0.965	0.951	6.00%	0.7294
	2022	17,146,946	23,641,857	137.9%	8,619	11,740,826	16,188,010	137.9%	1.3901	N/A	0.0368	0.0000	0.963	0.949	6.00%	0.6847
	2023	16,213,628	26,449,404	163.1%	8,282	10,473,364	17,085,272	163.1%	1.3901	N/A	0.0390	0.0000	0.961	0.946	6.00%	0.6460
	2024	15,275,995	29,446,963	192.8%	7,939	9,309,142	17,944,884	192.8%	1.3901	N/A	0.0415	0.0000	0.959	0.942	6.00%	0.6094
	2025	14,352,412	32,612,084	227.2%	7,589	8,251,239	18,748,772	227.2%	1.3901	N/A	0.0441	0.0000	0.956	0.940	6.00%	0.5749
	2026	13,434,979	35,902,350	267.2%	7,234	7,286,608	19,472,033	267.2%	1.3901	N/A	0.0468	0.0000	0.953	0.936	6.00%	0.5424
	2027	12,522,676	39,258,202	313.5%	6,874	6,407,368	20,086,902	313.5%	1.3901	N/A	0.0497	0.0000	0.950	0.932	6.00%	0.5117
	2028	11,620,272	42,620,383	366.8%	6,511	5,609,097	20,572,830	366.8%	1.3901	N/A	0.0528	0.0000	0.947	0.928	6.00%	0.4827
	2029	10,731,280	45,924,733	428.0%	6,146	4,886,775	20,913,054	428.0%	1.3901	N/A	0.0561	0.0000	0.944	0.923	6.00%	0.4554
	2030	9,852,268	49,118,427	498.5%	5,780	4,232,541	21,101,309	498.5%	1.3901	N/A	0.0595	0.0000	0.941	0.918	6.00%	0.4296
	2031	9,009,064	52,101,809	578.3%	5,416	3,651,226	21,116,012	578.3%	1.3901	N/A	0.0630	0.0000	0.937	0.914	6.00%	0.4053
	2032	8,200,153	54,792,279	668.2%	5,055	3,135,272	20,949,448	668.2%	1.3901	N/A	0.0668	0.0000	0.933	0.910	6.00%	0.3823
	2033	7,424,236	57,131,691	769.5%	4,698	2,677,929	20,607,459	769.5%	1.3901	N/A	0.0706	0.0000	0.929	0.905	6.00%	0.3607
	2034	6,685,339	59,071,008	883.6%	4,348	2,274,914	20,100,917	883.6%	1.3901	N/A	0.0745	0.0000	0.925	0.900	6.00%	0.3403
	2035	5,984,947	60,544,434	1011.6%	4,005	1,921,271	19,436,133	1011.6%	1.3901	N/A	0.0788	0.0000	0.921	0.895	6.00%	0.3210
	2036	5,327,107	61,475,425	1154.0%	3,673	1,613,323	18,617,926	1154.0%	1.3901	N/A	0.0829	0.0000	0.917	0.890	6.00%	0.3029
	2037	4,713,981	61,895,367	1313.0%	3,352	1,346,827	17,684,062	1313.0%	1.3901	N/A	0.0874	0.0000	0.913	0.885	6.00%	0.2857
	2038	4,145,933	61,756,124	1489.6%	3,044	1,117,482	16,645,547	1489.6%	1.3901	N/A	0.0918	0.0000	0.908	0.879	6.00%	0.2695
	2039	3,623,809	61,017,262	1683.8%	2,751	921,462	15,515,468	1683.8%	1.3901	N/A	0.0962	0.0000	0.904	0.874	6.00%	0.2543
	2040	3,147,806	59,738,299	1897.8%	2,474	755,117	14,330,428	1897.8%	1.3901	N/A	0.1008	0.0000	0.899	0.869	6.00%	0.2399
	2041	2,717,210	57,964,518	2133.2%	2,213	614,927	13,117,850	2133.2%	1.3901	N/A	0.1055	0.0000	0.895	0.863	6.00%	0.2263
	2042	2,338,601	55,757,901	2392.4%	1,969	497,592	11,904,223	2392.4%	1.3901	N/A	0.1101	0.0000	0.890	0.858	6.00%	0.2135
	2043	1,986,471	53,190,659	2677.6%	1,744	400,102	10,713,320	2677.6%	1.3901	N/A	0.1147	0.0000	0.885	0.852	6.00%	0.2014
	2044	1,682,601	50,319,851	2990.6%	1,536	319,716	9,561,415	2990.6%	1.3901	N/A	0.1192	0.0000	0.881	0.847	6.00%	0.1900
	2045	1,416,269	47,225,527	3334.5%	1,346	253,877	8,465,523	3334.5%	1.3901	N/A	0.1238	0.0000	0.876	0.842	6.00%	0.1793
	2046	1,184,346	43,979,720	3713.4%	1,173	200,286	7,437,442	3713.4%	1.3901	N/A	0.1283	0.0000	0.872	0.836	6.00%	0.1691
	2047	983,796	40,644,286	4131.4%	1,017	156,953	6,484,325	4131.4%	1.3901	N/A	0.1329	0.0000	0.867	0.831	6.00%	0.1595
	2048	812,153	37,275,067	4589.7%	877	122,235	5,610,283	4589.7%	1.3901	N/A	0.1373	0.0000	0.863	0.826	6.00%	0.1505
	2049	666,346	33,936,318	5092.9%	753	94,614	4,816,571	5092.9%	1.3901	N/A	0.1418	0.0000	0.858	0.820	6.00%	0.1420
	2050	543,517	30,673,814	5643.6%	643	72,805	4,108,804	5643.6%	1.3901	N/A	0.1459	0.0000	0.854	0.816	6.00%	0.1340
	2051	440,806	27,533,404	6246.2%	546	55,704	3,479,379	6246.2%	1.3901	N/A	0.1503	0.0000	0.850	0.811	6.00%	0.1264
	2052	355,482	24,560,801	6909.1%	462	42,379	2,928,050	6909.1%	1.3901	N/A	0.1550	0.0000	0.845	0.806	6.00%	0.1192
	2053	285,124	21,771,078	7635.6%	388	32,067	2,448,556	7635.6%	1.3901	N/A	0.1592	0.0000	0.841	0.802	6.00%	0.1125
	2054	227,552	19,155,832	8418.2%	325	24,144	2,032,475	8418.2%	1.3901	N/A	0.1621	0.0000	0.838	0.798	6.00%	0.1061
	2055	180,702	16,765,725	9278.1%	271	18,088	1,678,188	9278.1%	1.3901	N/A	0.1665	0.0000	0.834	0.794	6.00%	0.1001
	2056	142,610	14,574,781	10205.7%	225	13,486	1,376,304	10205.7%	1.3901	N/A	0.1708	0.0000	0.829	0.790	6.00%	0.0944
	2057	112,377	12,614,490	11225.2%	185	10,011	1,123,767	11225.2%	1.3901	N/A	0.1758	0.0000	0.824	0.787	6.00%	0.0891
	2058	88,142	10,851,836	12311.7%	152	7,408	912,019	12311.7%	1.3901	N/A	0.1782	0.0000	0.822	0.784	6.00%	0.0840
	2059	68,932	9,297,440	13487.9%	125	5,465	737,154	13487.9%	1.3901	N/A	0.1816	0.0000	0.818	0.782	6.00%	0.0793
	2060	53,739	7,933,627	14763.1%	102	4,020	593,418	14763.1%	1.3901	N/A	0.1837	0.0000	0.816	0.780	6.00%	0.0748
	2061	41,785	6,742,379	16135.8%	87	2,949	475,769	16135.8%	1.3901	N/A	0.1897	0.0000	0.810	0.778	6.00%	0.0706
	2062	32,415	5,709,313	17613.3%	67	2,158	380,068	17613.3%	1.3901	N/A	0.1901	0.0000	0.810	0.776	6.00%	0.0666
	2063	25,389	4,811,983	19179.8%	54	1,576	291,793	19179.8%	1.3901	N/A	0.322	0.0000	0.774	0.808	6.00%	0.0628
2064	19,398	4,032,887	20790.3%	43	1,149	238,936	20790.3%	1.3901	N/A	0.1957	0.0000	0.804	0.773	6.00%	0.0592	
2065	1															

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 59.15% Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								6.00%	2.7724
	1999	-	-	N/A	-	-	-	N/A								6.00%	2.6155
	2000	-	-	N/A	-	-	-	N/A								6.00%	2.4674
	2001	-	-	N/A	-	-	-	N/A								6.00%	2.3277
	2002	1,496,379	-	0.0%	3,208	3,286,024	-	0.0%								6.00%	2.1960
	2003	16,596,317	121,917	0.7%	14,529	34,382,309	252,574	0.7%								6.00%	2.0717
	2004	30,493,806	880,294	2.9%	13,727	59,597,643	1,720,463	2.9%								6.00%	1.9544
	2005	27,951,257	2,315,046	8.3%	13,200	51,536,264	4,268,460	8.3%								6.00%	1.8438
	2006	25,370,326	1,962,504	7.7%	12,831	44,129,781	3,413,629	7.7%								6.00%	1.7394
	2007	23,963,802	4,658,990	19.4%	12,561	39,323,809	7,645,249	19.4%								6.00%	1.6410
	2008	23,121,871	3,926,316	17.0%	12,201	35,794,555	6,078,259	17.0%								6.00%	1.5481
	2009	22,026,219	4,239,965	19.2%	11,898	32,168,297	6,192,277	19.2%								6.00%	1.4605
	2010	21,149,597	5,971,616	28.2%	11,624	29,139,652	8,227,618	28.2%								6.00%	1.3778
	2011	24,228,270	5,456,278	22.5%	11,345	31,491,895	7,092,068	22.5%								6.00%	1.2998
	2012	27,551,273	4,646,443	16.9%	11,291	33,784,088	5,697,589	16.9%								6.00%	1.2262
2013	26,588,862	5,401,262	20.3%	11,061	30,758,417	6,248,271	20.3%								6.00%	1.1568	
2014	24,663,817	8,124,959	32.9%	10,927	26,916,531	8,867,067	32.9%								6.00%	1.0913	
2015	22,821,463	12,365,146	54.2%	10,749	23,496,134	12,730,697	54.2%								6.00%	1.0296	
Projected Future Experience	2016	22,750,439	11,458,938	50.4%	10,468	22,097,180	11,129,904	50.4%	1.3901	1.0000	0.0261	1.0000	0.974	0.997	6.00%	0.9713	
	2017	23,697,052	12,797,682	54.0%	10,112	21,713,785	11,726,611	54.0%	1.5271	0.9950	0.0340	0.9933	0.966	0.959	6.00%	0.9163	
	2018	30,123,563	13,714,683	45.5%	9,523	26,040,042	11,855,533	45.5%	2.1410	0.9726	0.0582	0.9635	0.942	0.956	6.00%	0.8644	
	2019	29,526,108	15,406,792	52.2%	9,197	24,078,847	12,564,398	52.2%	2.2123	0.9700	0.0342	0.9600	0.966	0.955	6.00%	0.8155	
	2020	28,150,278	17,399,808	61.8%	8,897	21,657,388	13,366,531	61.8%	2.2123	0.9700	0.0326	0.9600	0.967	0.953	6.00%	0.7693	
	2021	26,783,788	19,601,958	73.2%	8,590	19,438,708	14,227,155	73.2%	2.2123	0.9700	0.0346	0.9600	0.965	0.951	6.00%	0.7258	
	2022	25,411,857	22,015,297	86.6%	8,274	17,399,961	15,074,275	86.6%	2.2123	0.9700	0.0368	0.9600	0.963	0.949	6.00%	0.6847	
	2023	24,028,674	24,629,685	102.5%	7,951	15,521,576	15,909,805	102.5%	2.2123	0.9700	0.0390	0.9600	0.961	0.946	6.00%	0.6460	
	2024	22,639,097	27,421,012	121.1%	7,621	13,796,193	16,710,276	121.1%	2.2123	0.9700	0.0415	0.9600	0.959	0.942	6.00%	0.6094	
	2025	21,270,344	30,368,373	142.8%	7,285	12,228,376	17,458,857	142.8%	2.2123	0.9700	0.0441	0.9600	0.956	0.940	6.00%	0.5749	
	2026	19,910,703	33,432,269	167.9%	6,944	10,798,788	18,132,357	167.9%	2.2123	0.9700	0.0468	0.9600	0.953	0.936	6.00%	0.5424	
	2027	18,558,066	36,557,208	197.0%	6,599	9,485,751	18,704,923	197.0%	2.2123	0.9700	0.0497	0.9600	0.950	0.932	6.00%	0.5117	
	2028	17,221,299	39,688,100	230.5%	6,250	8,912,709	19,157,419	230.5%	2.2123	0.9700	0.0528	0.9600	0.947	0.928	6.00%	0.4827	
	2029	15,903,808	42,765,111	268.9%	5,900	7,242,224	19,474,236	268.9%	2.2123	0.9700	0.0561	0.9600	0.944	0.923	6.00%	0.4554	
	2030	14,601,108	45,739,079	313.3%	5,549	6,272,646	19,649,539	313.3%	2.2123	0.9700	0.0595	0.9600	0.941	0.918	6.00%	0.4296	
	2031	13,351,476	48,517,205	363.4%	5,199	5,411,135	19,663,230	363.4%	2.2123	0.9700	0.0630	0.9600	0.937	0.914	6.00%	0.4053	
	2032	12,152,666	51,022,570	419.8%	4,852	4,646,488	19,508,126	419.8%	2.2123	0.9700	0.0668	0.9600	0.933	0.910	6.00%	0.3823	
	2033	11,002,753	53,201,030	483.5%	4,510	3,968,704	19,189,665	483.5%	2.2123	0.9700	0.0706	0.9600	0.929	0.905	6.00%	0.3607	
	2034	9,907,704	55,006,923	555.2%	4,174	3,371,433	18,717,974	555.2%	2.2123	0.9700	0.0745	0.9600	0.925	0.900	6.00%	0.3403	
	2035	8,869,571	56,978,977	635.6%	3,845	2,847,333	18,098,927	635.6%	2.2123	0.9700	0.0788	0.9600	0.921	0.895	6.00%	0.3210	
	2036	7,894,799	57,245,915	725.1%	3,526	2,390,952	17,337,013	725.1%	2.2123	0.9700	0.0829	0.9600	0.917	0.890	6.00%	0.3029	
	2037	6,986,143	57,636,966	825.0%	3,218	1,996,004	16,467,399	825.0%	2.2123	0.9700	0.0874	0.9600	0.913	0.885	6.00%	0.2857	
	2038	6,144,293	57,507,303	935.9%	2,922	1,656,113	15,500,333	935.9%	2.2123	0.9700	0.0918	0.9600	0.908	0.879	6.00%	0.2695	
	2039	5,370,502	56,819,274	1058.0%	2,641	1,365,611	14,448,004	1058.0%	2.2123	0.9700	0.0962	0.9600	0.904	0.874	6.00%	0.2543	
	2040	4,665,064	55,628,304	1192.4%	2,375	1,119,087	13,344,494	1192.4%	2.2123	0.9700	0.1008	0.9600	0.899	0.869	6.00%	0.2399	
	2041	4,026,918	53,976,559	1340.4%	2,125	911,325	12,215,342	1340.4%	2.2123	0.9700	0.1055	0.9600	0.895	0.863	6.00%	0.2263	
	2042	3,454,050	51,921,765	1503.2%	1,891	737,434	11,085,212	1503.2%	2.2123	0.9700	0.1101	0.9600	0.890	0.858	6.00%	0.2135	
	2043	2,943,960	49,531,142	1682.5%	1,674	592,953	9,976,244	1682.5%	2.2123	0.9700	0.1147	0.9600	0.885	0.852	6.00%	0.2014	
	2044	2,493,623	46,857,845	1879.1%	1,474	473,820	8,903,590	1879.1%	2.2123	0.9700	0.1192	0.9600	0.881	0.847	6.00%	0.1900	
	2045	2,098,917	43,976,411	2095.2%	1,292	376,246	7,883,095	2095.2%	2.2123	0.9700	0.1238	0.9600	0.876	0.842	6.00%	0.1793	
	2046	1,755,207	40,953,916	2333.3%	1,126	296,824	6,925,746	2333.3%	2.2123	0.9700	0.1283	0.9600	0.872	0.836	6.00%	0.1691	
	2047	1,457,990	37,847,959	2595.9%	976	232,605	6,038,203	2595.9%	2.2123	0.9700	0.1329	0.9600	0.867	0.831	6.00%	0.1595	
	2048	1,203,615	34,711,101	2883.9%	842	181,154	5,224,296	2883.9%	2.2123	0.9700	0.1373	0.9600	0.863	0.826	6.00%	0.1505	
	2049	987,528	31,601,499	3200.1%	723	140,218	4,467,053	3200.1%	2.2123	0.9700	0.1420	0.9600	0.858	0.820	6.00%	0.1420	
	2050	805,495	28,563,455	3546.1%	617	107,897	3,826,118	3546.1%	2.2123	0.9700	0.1459	0.9600	0.854	0.816	6.00%	0.1340	
	2051	653,276	25,639,105	3924.7%	525	82,554	3,239,997	3924.7%	2.2123	0.9700	0.1503	0.9600	0.850	0.811	6.00%	0.1264	
	2052	526,827	22,871,018	4341.3%	443	62,806	2,726,600	4341.3%	2.2123	0.9700	0.1550	0.9600	0.845	0.806	6.00%	0.1192	
	2053	422,555	20,273,228	4797.8%	373	47,524	2,280,095	4797.8%	2.2123	0.9700	0.1592	0.9600	0.841	0.802	6.00%	0.1125	
	2054	337,233	17,837,911	5289.5%	312	35,781	1,892,641	5289.5%	2.2123	0.9700	0.1621	0.9600	0.838	0.798	6.00%	0.1061	
	2055	267,802	15,612,243	5829.8%	260	26,806	1,562,729	5829.8%	2.2123	0.9700	0.1665	0.9600	0.834	0.794	6.00%	0.1001	
	2056	211,646	13,572,036	6412.6%	216	19,986	1,281,615	6412.6%	2.2123	0.9700	0.1708	0.9600	0.829	0.790	6.00%	0.0944	
	2057	166,543	11,746,613	7053.2%	178	14,837	1,046,452	7053.2%	2.2123	0.9700	0.1758	0.9600	0.824	0.787	6.00%	0.0891	
	2058	130,627	10,105,230	7735.9%	146	10,978	849,272	7735.9%	2.2123	0.9700	0.1782	0.9600	0.822	0.784	6.00%	0.0840	
	2059	102,157	8,657,776	8475.0%	120	8,100	686,438	8475.0%	2.2123	0.9700	0.1816	0.9600	0.818	0.782	6.00%	0.0793	
	2060	79,642	7,387,793	9276.2%	98	5,957	552,591	9276.2%	2.2123	0.9700	0.1837	0.9600	0.816	0.780	6.00%	0.0748	
2061	61,926	6,278,503	10138.7%	79	4,370	443,036	10138.7%	2.2123	0.9700	0.1897	0.9600	0.810	0.778	6.00%	0.0706		
2062	48,039	5,316,512	11067.1%	64	3,198	353,919	11067.1%	2.2123	0.9700	0.1901	0.9600	0.810	0.776	6.00%	0.0666		
2063	37,162	4,480,918	12051.3%	52	2,335	281,409	12051.3%	2.2123	0.9700	0.1944	0.9600	0.809	0.774	6.00%	0.0628		

Attachment 2
Metropolitan Life Insurance Company
State of Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A								6.00%	2.7724
	1999	-	-	N/A	-	-	-	-	N/A								6.00%	2.6155
	2000	-	-	N/A	-	-	-	-	N/A								6.00%	2.4674
	2001	-	-	N/A	-	-	-	-	N/A								6.00%	2.3277
	2002	4,394	-	0.0%	41	9,650	-	0.0%									6.00%	2.1960
	2003	693,780	-	0.0%	401	1,437,292	-	0.0%									6.00%	2.0717
	2004	1,013,560	-	0.0%	387	1,980,920	-	0.0%									6.00%	1.9544
	2005	942,543	-	0.0%	374	1,737,853	-	0.0%									6.00%	1.8438
	2006	849,373	33,457	3.9%	365	1,477,420	58,196	3.9%									6.00%	1.7394
	2007	765,647	35,884	4.7%	361	1,256,401	58,885	4.7%									6.00%	1.6410
	2008	742,952	86,439	11.6%	350	1,150,151	133,815	11.6%									6.00%	1.5481
	2009	717,608	7,704	1.1%	347	1,048,034	11,251	1.1%									6.00%	1.4605
	2010	701,055	553,983	79.0%	336	965,905	763,271	79.0%									6.00%	1.3778
	2011	796,920	21,053	2.6%	326	1,035,836	27,365	2.6%									6.00%	1.2998
	2012	914,069	9,395	1.0%	321	1,120,856	11,521	1.0%									6.00%	1.2262
2013	884,384	406,478	46.0%	317	1,023,071	470,221	46.0%									6.00%	1.1558	
2014	828,681	9,929	1.2%	312	904,370	10,835	1.2%									6.00%	1.0913	
2015	812,752	453,871	55.8%	311	836,779	467,289	55.8%									6.00%	1.0296	
Projected Future Experience	2016	484,415	296,172	61.1%	303	470,506	287,667	61.1%	1.3901	N/A			0.0257	0.0000	0.974	0.596	6.00%	0.9713
	2017	463,362	335,531	72.4%	295	424,582	307,450	72.4%	1.3901	N/A			0.0268	0.0000	0.973	0.957	6.00%	0.9163
	2018	444,385	380,637	85.7%	286	384,145	329,038	85.7%	1.3901	N/A			0.0284	0.0000	0.972	0.959	6.00%	0.8644
	2019	426,561	433,400	101.6%	278	347,865	353,442	101.6%	1.3901	N/A			0.0299	0.0000	0.970	0.960	6.00%	0.8155
	2020	408,705	408,705	121.2%	269	314,453	381,036	121.2%	1.3901	N/A			0.0317	0.0000	0.968	0.958	6.00%	0.7693
	2021	390,622	565,482	144.8%	260	283,514	410,428	144.8%	1.3901	N/A			0.0333	0.0000	0.967	0.956	6.00%	0.7258
	2022	371,092	644,086	173.6%	251	254,093	441,017	173.6%	1.3901	N/A			0.0354	0.0000	0.965	0.950	6.00%	0.6847
	2023	351,727	731,856	208.1%	241	227,202	472,750	208.1%	1.3901	N/A			0.0376	0.0000	0.962	0.948	6.00%	0.6460
	2024	330,172	827,248	250.6%	232	201,206	504,122	250.6%	1.3901	N/A			0.0399	0.0000	0.960	0.939	6.00%	0.6094
	2025	310,867	930,021	299.2%	222	178,718	534,671	299.2%	1.3901	N/A			0.0422	0.0000	0.958	0.942	6.00%	0.5749
	2026	292,312	1,039,758	355.7%	212	158,539	563,924	355.7%	1.3901	N/A			0.0449	0.0000	0.955	0.940	6.00%	0.5424
	2027	273,811	1,155,327	421.9%	202	140,099	591,136	421.9%	1.3901	N/A			0.0479	0.0000	0.952	0.937	6.00%	0.5117
	2028	255,415	1,274,283	498.9%	192	123,289	615,086	498.9%	1.3901	N/A			0.0506	0.0000	0.949	0.933	6.00%	0.4827
	2029	237,187	1,393,610	587.6%	181	108,009	634,618	587.6%	1.3901	N/A			0.0537	0.0000	0.946	0.929	6.00%	0.4554
	2030	219,268	1,511,497	689.3%	171	94,198	649,340	689.3%	1.3901	N/A			0.0573	0.0000	0.943	0.924	6.00%	0.4296
	2031	201,711	1,627,920	807.1%	160	81,750	659,769	807.1%	1.3901	N/A			0.0608	0.0000	0.939	0.920	6.00%	0.4053
	2032	184,578	1,735,502	940.3%	150	70,572	663,557	940.3%	1.3901	N/A			0.0644	0.0000	0.936	0.915	6.00%	0.3823
	2033	167,967	1,831,321	1090.3%	140	60,586	660,559	1090.3%	1.3901	N/A			0.0685	0.0000	0.931	0.910	6.00%	0.3607
	2034	151,985	1,917,023	1261.3%	130	51,718	652,332	1261.3%	1.3901	N/A			0.0725	0.0000	0.927	0.905	6.00%	0.3403
	2035	136,689	1,983,552	1451.1%	120	43,880	636,765	1451.1%	1.3901	N/A			0.0776	0.0000	0.922	0.899	6.00%	0.3210
	2036	122,155	2,027,810	1660.0%	110	36,995	614,125	1660.0%	1.3901	N/A			0.0819	0.0000	0.918	0.894	6.00%	0.3029
	2037	108,447	2,053,497	1893.5%	100	30,984	586,703	1893.5%	1.3901	N/A			0.0863	0.0000	0.914	0.888	6.00%	0.2857
	2038	95,636	2,058,020	2151.9%	91	25,777	554,712	2151.9%	1.3901	N/A			0.0919	0.0000	0.908	0.882	6.00%	0.2695
	2039	83,756	2,046,667	2443.6%	82	21,297	520,426	2443.6%	1.3901	N/A			0.0962	0.0000	0.904	0.876	6.00%	0.2543
	2040	72,805	2,012,654	2764.4%	74	17,465	482,809	2764.4%	1.3901	N/A			0.1019	0.0000	0.898	0.869	6.00%	0.2399
	2041	62,815	1,957,998	3117.1%	66	14,215	443,111	3117.1%	1.3901	N/A			0.1083	0.0000	0.892	0.863	6.00%	0.2263
	2042	53,792	1,887,845	3509.5%	59	11,484	403,052	3509.5%	1.3901	N/A			0.1120	0.0000	0.888	0.856	6.00%	0.2135
	2043	45,713	1,796,647	3930.2%	52	9,207	361,869	3930.2%	1.3901	N/A			0.1184	0.0000	0.882	0.850	6.00%	0.2014
	2044	38,564	1,692,434	4388.7%	45	7,328	321,584	4388.7%	1.3901	N/A			0.1241	0.0000	0.876	0.844	6.00%	0.1900
	2045	32,269	1,579,803	4895.7%	39	5,785	283,191	4895.7%	1.3901	N/A			0.1291	0.0000	0.871	0.837	6.00%	0.1793
	2046	26,789	1,461,682	5456.4%	34	4,530	247,186	5456.4%	1.3901	N/A			0.1355	0.0000	0.864	0.830	6.00%	0.1691
	2047	22,054	1,340,175	6076.8%	29	3,518	213,809	6076.8%	1.3901	N/A			0.1408	0.0000	0.859	0.823	6.00%	0.1595
	2048	18,006	1,217,547	6762.0%	25	2,710	183,250	6762.0%	1.3901	N/A			0.1481	0.0000	0.852	0.816	6.00%	0.1505
	2049	14,570	1,094,321	7510.7%	21	2,069	155,381	7510.7%	1.3901	N/A			0.1515	0.0000	0.849	0.809	6.00%	0.1420
	2050	11,684	969,235	8295.5%	18	1,565	129,830	8295.5%	1.3901	N/A			0.1593	0.0000	0.841	0.802	6.00%	0.1340
	2051	9,295	849,304	9137.7%	15	1,175	107,326	9137.7%	1.3901	N/A			0.1646	0.0000	0.835	0.795	6.00%	0.1264
	2052	7,330	737,182	10057.6%	12	874	87,884	10057.6%	1.3901	N/A			0.1731	0.0000	0.827	0.789	6.00%	0.1192
	2053	5,728	632,899	11048.5%	10	644	71,181	11048.5%	1.3901	N/A			0.1764	0.0000	0.824	0.782	6.00%	0.1125
	2054	4,445	538,031	12103.4%	8	472	57,086	12103.4%	1.3901	N/A			0.1825	0.0000	0.817	0.776	6.00%	0.1061
	2055	3,423	453,606	13251.2%	7	343	45,404	13251.2%	1.3901	N/A			0.1868	0.0000	0.813	0.770	6.00%	0.1001
	2056	2,622	379,296	14468.1%	5	248	35,817	14468.1%	1.3901	N/A			0.2002	0.0000	0.798	0.766	6.00%	0.0944
	2057	1,993	312,626	15684.6%	4	178	27,850	15684.6%	1.3901	N/A			0.2002	0.0000	0.800	0.760	6.00%	0.0891
	2058	1,504	254,808	16941.0%	3	126	21,415	16941.0%	1.3901	N/A			0.2069	0.0000	0.793	0.755	6.00%	0.0840
	2059	1,129	206,104	18256.9%	3	90	16,341	18256.9%	1.3901	N/A			0.2138	0.0000	0.786	0.751	6.00%	0.0793
	2060	845	164,236	19435.3%	2	63	12,285	19435.3%	1.3901	N/A			0.2237	0.0000	0.776	0.749	6.00%	0.0748
	2061	631	131,493	20845.2%	2	45	9,279	20845.2%	1.3901	N/A			0.2334	0.0000	0.767	0.746	6.00%	0.0706
	2062	472	103,694	21952.9%	1	31	6,903	21952.9%	1.3901	N/A			0.2253	0.0000	0.775	0.749	6.00%	0.0666
	2063	354	80,948	22862.4%	1	24	5,384	22862.4%	1.3901	N/A			0.2402	0.0000	0.772	0.750	6.00%	0.0628
	2064	266	62,695	23586.3%	1	16	3,715	23586.3%	1.3901	N/A			0.2502	0.0000	0.750	0.751	6.00%	0.0592
	2065	199	47,745	24023.5%	1	11	2,669	24023.5%	1.3901	N/A			0.2347	0.0000	0.765	0.748	6.00%	0.0559
	2066	148	36,112	24360.7%	0	8	1,904	24360.7%	1.3901	N/A			0.2350	0.0000	0.765	0.746	6.00%	0.0527
	2067	110	27,183	24617.5%	0	5	1,352	24617.5%	1.3901	N/A			0.2934	0.0000	0.707	0.745	6.00%	0.0497
	2068	83	20,975															

Attachment 2
Metropolitan Life Insurance Company
State of Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42% and With 59.15% Future Increase and Pricing Discount Rate
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency				
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A								6.00%	2.7724
	1999	-	-	N/A	-	-	-	-	N/A								6.00%	2.6155
	2000	-	-	N/A	-	-	-	-	N/A								6.00%	2.4674
	2001	-	-	N/A	-	-	-	-	N/A								6.00%	2.3277
	2002	4,394	-	0.0%	41	9,650	-	0.0%									6.00%	2.1960
	2003	693,780	-	0.0%	401	1,437,292	-	0.0%									6.00%	2.0717
	2004	1,013,560	-	0.0%	387	1,980,920	-	0.0%									6.00%	1.9544
	2005	942,543	-	0.0%	374	1,737,853	-	0.0%									6.00%	1.8438
	2006	849,373	33,457	3.9%	365	1,477,420	58,196	3.9%									6.00%	1.7394
	2007	765,647	35,884	4.7%	361	1,256,401	58,885	4.7%									6.00%	1.6410
	2008	742,952	86,439	11.6%	350	1,150,151	133,815	11.6%									6.00%	1.5481
	2009	717,608	7,704	1.1%	347	1,048,034	11,251	1.1%									6.00%	1.4605
	2010	701,055	553,983	79.0%	336	965,905	763,271	79.0%									6.00%	1.3778
	2011	796,920	21,053	2.6%	326	1,035,836	27,365	2.6%									6.00%	1.2998
	2012	914,069	9,395	1.0%	321	1,120,856	11,521	1.0%									6.00%	1.2262
2013	884,384	406,478	46.0%	317	1,023,071	470,221	46.0%									6.00%	1.1568	
2014	928,681	9,929	1.2%	312	904,370	10,835	1.2%									6.00%	1.0913	
2015	812,752	453,871	55.8%	311	836,779	467,289	55.8%									6.00%	1.0296	
Projected Future Experience	2016	484,415	296,172	61.1%	303	470,506	287,667	61.1%	1.3901	1.0000			0.0257	1.0000	0.974	0.596	6.00%	0.9713
	2017	503,120	331,628	65.9%	293	461,013	303,873	65.9%	1.5271	0.9950			0.0333	0.9933	0.967	0.957	6.00%	0.9163
	2018	641,356	356,686	55.6%	276	554,414	308,334	55.6%	2.1421	0.9726			0.0576	0.9635	0.942	0.959	6.00%	0.8644
	2019	632,165	403,582	63.8%	267	515,537	329,125	63.8%	2.2123	0.9700			0.0334	0.9600	0.967	0.960	6.00%	0.8155
	2020	605,792	461,195	76.1%	258	466,066	354,820	76.1%	2.2123	0.9700			0.0317	0.9600	0.968	0.958	6.00%	0.7693
	2021	578,903	526,577	91.0%	249	420,169	392,190	91.0%	2.2123	0.9700			0.0333	0.9600	0.967	0.956	6.00%	0.7239
	2022	549,960	599,773	109.1%	241	376,567	410,675	109.1%	2.2123	0.9700			0.0354	0.9600	0.965	0.950	6.00%	0.6847
	2023	521,261	681,505	130.7%	232	336,714	440,225	130.7%	2.2123	0.9700			0.0376	0.9600	0.962	0.948	6.00%	0.6460
	2024	489,316	770,334	157.4%	222	298,188	469,439	157.4%	2.2123	0.9700			0.0399	0.9600	0.960	0.939	6.00%	0.6094
	2025	460,706	866,036	188.0%	213	264,861	497,886	188.0%	2.2123	0.9700			0.0422	0.9600	0.958	0.942	6.00%	0.5749
	2026	433,208	968,223	223.5%	203	234,955	525,126	223.5%	2.2123	0.9700			0.0449	0.9600	0.955	0.940	6.00%	0.5424
	2027	405,789	1,040,480	265.1%	194	207,627	550,466	265.1%	2.2123	0.9700			0.0479	0.9600	0.952	0.937	6.00%	0.5117
	2028	378,526	1,166,612	313.5%	184	182,717	612,777	313.5%	2.2123	0.9700			0.0506	0.9600	0.949	0.933	6.00%	0.4827
	2029	351,512	1,297,730	369.2%	174	160,070	690,956	369.2%	2.2123	0.9700			0.0537	0.9600	0.946	0.929	6.00%	0.4554
	2030	324,956	1,407,506	433.1%	164	139,601	604,665	433.1%	2.2123	0.9700			0.0573	0.9600	0.943	0.924	6.00%	0.4296
	2031	298,937	1,515,919	507.1%	154	121,154	614,377	507.1%	2.2123	0.9700			0.0608	0.9600	0.939	0.920	6.00%	0.4053
	2032	273,545	1,616,100	590.8%	144	104,588	617,905	590.8%	2.2123	0.9700			0.0644	0.9600	0.936	0.915	6.00%	0.3823
	2033	248,928	1,705,326	685.1%	134	89,789	615,113	685.1%	2.2123	0.9700			0.0685	0.9600	0.931	0.910	6.00%	0.3607
	2034	225,243	1,785,132	792.5%	125	76,647	607,452	792.5%	2.2123	0.9700			0.0725	0.9600	0.927	0.905	6.00%	0.3403
	2035	202,574	1,847,084	911.8%	115	65,031	592,911	911.8%	2.2123	0.9700			0.0776	0.9600	0.922	0.899	6.00%	0.3210
	2036	181,034	1,888,297	1043.1%	105	54,827	571,874	1043.1%	2.2123	0.9700			0.0819	0.9600	0.918	0.894	6.00%	0.3029
	2037	160,719	1,912,216	1189.8%	96	45,919	546,337	1189.8%	2.2123	0.9700			0.0863	0.9600	0.914	0.888	6.00%	0.2857
	2038	141,732	1,916,428	1352.1%	87	38,202	516,548	1352.1%	2.2123	0.9700			0.0919	0.9600	0.908	0.882	6.00%	0.2695
	2039	124,127	1,905,856	1535.4%	79	31,563	484,621	1535.4%	2.2123	0.9700			0.0962	0.9600	0.904	0.876	6.00%	0.2543
	2040	107,898	1,874,183	1737.0%	71	25,883	449,592	1737.0%	2.2123	0.9700			0.1019	0.9600	0.898	0.869	6.00%	0.2399
	2041	93,092	1,823,288	1958.6%	63	21,067	412,625	1958.6%	2.2123	0.9700			0.1083	0.9600	0.892	0.863	6.00%	0.2263
	2042	79,719	1,757,961	2205.2%	56	17,020	375,322	2205.2%	2.2123	0.9700			0.1120	0.9600	0.888	0.856	6.00%	0.2135
	2043	67,747	1,673,037	2469.5%	50	13,645	336,972	2469.5%	2.2123	0.9700			0.1184	0.9600	0.882	0.850	6.00%	0.2014
	2044	57,152	1,575,995	2757.6%	43	10,860	299,459	2757.6%	2.2123	0.9700			0.1241	0.9600	0.876	0.844	6.00%	0.1900
	2045	47,823	1,471,113	3076.1%	38	8,573	263,708	3076.1%	2.2123	0.9700			0.1291	0.9600	0.871	0.837	6.00%	0.1793
	2046	39,701	1,361,118	3428.4%	33	6,714	230,180	3428.4%	2.2123	0.9700			0.1355	0.9600	0.864	0.830	6.00%	0.1691
	2047	32,684	1,247,971	3818.3%	28	5,214	199,099	3818.3%	2.2123	0.9700			0.1408	0.9600	0.859	0.823	6.00%	0.1595
	2048	26,685	1,133,780	4248.8%	24	4,016	170,643	4248.8%	2.2123	0.9700			0.1481	0.9600	0.852	0.816	6.00%	0.1505
	2049	21,593	1,019,032	4719.3%	20	3,066	144,691	4719.3%	2.2123	0.9700			0.1515	0.9600	0.849	0.809	6.00%	0.1420
	2050	17,316	902,552	5212.4%	17	2,319	120,898	5212.4%	2.2123	0.9700			0.1593	0.9600	0.841	0.802	6.00%	0.1340
	2051	13,775	790,872	5741.6%	14	1,741	99,942	5741.6%	2.2123	0.9700			0.1646	0.9600	0.835	0.795	6.00%	0.1264
	2052	10,863	686,464	6319.6%	12	1,295	81,838	6319.6%	2.2123	0.9700			0.1731	0.9600	0.827	0.789	6.00%	0.1192
	2053	8,490	589,356	6942.2%	10	955	66,284	6942.2%	2.2123	0.9700			0.1764	0.9600	0.824	0.782	6.00%	0.1125
	2054	6,588	501,014	7605.1%	8	699	53,159	7605.1%	2.2123	0.9700			0.1825	0.9600	0.817	0.776	6.00%	0.1061
	2055	5,073	422,398	8326.3%	6	508	42,280	8326.3%	2.2123	0.9700			0.1868	0.9600	0.813	0.770	6.00%	0.1001
	2056	3,885	353,201	9090.9%	5	367	33,353	9090.9%	2.2123	0.9700			0.2002	0.9600	0.800	0.766	6.00%	0.0944
	2057	2,954	291,117	9855.2%	4	263	25,934	9855.2%	2.2123	0.9700			0.2002	0.9600	0.800	0.760	6.00%	0.0891
	2058	2,229	237,277	10644.7%	3	187	19,941	10644.7%	2.2123	0.9700			0.2069	0.9600	0.793	0.755	6.00%	0.0840
	2059	1,673	191,924	11471.5%	3	133	15,217	11471.5%	2.2123	0.9700			0.2138	0.9600	0.786	0.751	6.00%	0.0793
	2060	1,252	152,937	12212.0%	2	94	11,439	12212.0%	2.2123	0.9700			0.2237	0.9600	0.776	0.749	6.00%	0.0748
2061	935	122,447	13097.8%	2	66	8,640	13097.8%	2.2123	0.9700			0.2334	0.9600	0.767	0.746	6.00%	0.0706	
2062	700	96,560	13793.8%	1	47	6,428	13793.8%	2.2123	0.9700			0.2253	0.9600	0.775	0.749	6.00%	0.0666	
2063	525	75,379	14365.3%	1	38	4,733	14365.3%	2.2123	0.9700			0.2400	0.9600	0.750	0.750	6.00%	0.0628	
2064	394	58,382	14821.4%	1	23	3,459	14821.4%	2.2123	0.9700			0.2502	0.9600	0.750	0.751	6.00%	0.0592	
2065	295	44,460	15094.9%	1	16	2,485	15094.9%	2.2123	0.9700			0.2347	0.9600	0.765	0.748	6.00%	0.0559	
2066	220	33,627	15306.7%	0	12	1,773	15306.7%	2.2123	0.9700									

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 59.15% Applied Since Inception)
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0603
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	3,381,816	-	0.0%	3,208	6,109,485	-	0.0%								4.48%	1.8066
	2003	37,507,677	121,917	0.3%	14,529	64,855,754	210,811	0.3%								4.48%	1.7291
	2004	68,916,002	880,294	1.3%	13,727	114,057,054	1,456,901	1.3%								4.48%	1.6550
	2005	63,169,841	2,315,046	3.7%	13,200	100,065,782	3,667,207	3.7%								4.48%	1.5841
	2006	57,336,937	1,962,554	3.4%	12,831	86,932,873	2,975,501	3.4%								4.48%	1.5162
	2007	54,158,192	4,658,990	8.6%	12,561	78,593,646	6,761,064	8.6%								4.48%	1.4512
	2008	52,255,429	3,926,316	7.5%	12,201	72,581,915	5,453,587	7.5%								4.48%	1.3890
	2009	49,779,254	4,239,965	8.5%	11,898	66,178,836	5,636,805	8.5%								4.48%	1.3294
	2010	47,798,089	5,971,616	12.5%	11,624	60,821,203	7,598,648	12.5%								4.48%	1.2725
	2011	46,134,832	5,456,278	11.8%	11,345	56,188,463	6,645,302	11.8%								4.48%	1.2179
	2012	44,805,265	4,846,443	10.4%	11,291	52,230,116	5,416,422	10.4%								4.48%	1.1657
2013	43,239,948	5,401,262	12.5%	11,061	48,244,837	6,026,441	12.5%								4.48%	1.1157	
2014	40,098,255	8,124,959	20.3%	10,927	42,821,796	8,676,820	20.3%								4.48%	1.0679	
2015	37,102,969	12,365,146	33.3%	10,749	37,924,669	12,638,991	33.3%								4.48%	1.0221	
Projected Future Experience	2016	36,987,500	11,458,938	31.0%	10,468	36,186,105	11,210,661	31.0%	2.2600	N/A	0.0261	0.0000	0.974	0.997	4.48%	0.9783	
	2017	35,482,027	12,948,314	36.5%	10,180	33,225,308	12,124,779	36.5%	2.2600	N/A	0.0275	0.0000	0.972	0.959	4.48%	0.9364	
	2018	33,933,754	14,635,597	43.1%	9,885	30,413,489	13,117,309	43.1%	2.2600	N/A	0.0290	0.0000	0.971	0.956	4.48%	0.8963	
	2019	32,390,809	16,545,094	51.1%	9,581	27,786,244	14,193,102	51.1%	2.2600	N/A	0.0308	0.0000	0.969	0.955	4.48%	0.8578	
	2020	30,881,491	18,696,360	60.5%	9,268	25,355,960	15,342,046	60.5%	2.2600	N/A	0.0326	0.0000	0.967	0.953	4.48%	0.8211	
	2021	29,382,421	21,050,251	71.6%	8,948	23,091,019	16,542,947	71.6%	2.2600	N/A	0.0346	0.0000	0.965	0.951	4.48%	0.7859	
	2022	27,877,381	23,641,857	84.8%	8,619	20,969,170	17,783,238	84.8%	2.2600	N/A	0.0368	0.0000	0.963	0.949	4.48%	0.7522	
	2023	26,359,999	26,449,404	100.3%	8,282	18,977,910	19,042,277	100.3%	2.2600	N/A	0.0390	0.0000	0.961	0.946	4.48%	0.7200	
	2024	24,835,602	29,446,963	118.6%	7,939	17,113,995	20,291,644	118.6%	2.2600	N/A	0.0415	0.0000	0.959	0.942	4.48%	0.6891	
	2025	23,334,049	32,612,084	139.8%	7,589	15,390,069	21,509,435	139.8%	2.2600	N/A	0.0441	0.0000	0.956	0.940	4.48%	0.6596	
	2026	21,842,491	35,902,350	164.4%	7,234	13,788,796	22,664,548	164.4%	2.2600	N/A	0.0468	0.0000	0.953	0.936	4.48%	0.6313	
	2027	20,359,276	39,258,202	192.8%	6,874	12,301,562	23,720,745	192.8%	2.2600	N/A	0.0497	0.0000	0.950	0.932	4.48%	0.6042	
	2028	18,892,155	42,620,383	225.6%	6,511	10,925,797	24,648,415	225.6%	2.2600	N/A	0.0528	0.0000	0.947	0.928	4.48%	0.5783	
	2029	17,446,837	45,924,733	263.2%	6,146	9,657,442	25,420,965	263.2%	2.2600	N/A	0.0561	0.0000	0.944	0.923	4.48%	0.5535	
	2030	16,017,746	49,118,427	306.7%	5,780	8,486,342	26,023,372	306.7%	2.2600	N/A	0.0595	0.0000	0.941	0.918	4.48%	0.5298	
	2031	14,646,872	52,101,809	355.7%	5,416	7,427,416	26,420,781	355.7%	2.2600	N/A	0.0630	0.0000	0.937	0.914	4.48%	0.5071	
	2032	13,331,750	54,792,279	411.0%	5,055	6,470,737	26,594,140	411.0%	2.2600	N/A	0.0668	0.0000	0.933	0.910	4.48%	0.4854	
	2033	12,070,268	57,131,691	473.3%	4,698	5,607,345	26,541,007	473.3%	2.2600	N/A	0.0706	0.0000	0.929	0.905	4.48%	0.4646	
	2034	10,868,975	59,071,008	543.5%	4,348	4,832,843	26,265,867	543.5%	2.2600	N/A	0.0745	0.0000	0.925	0.900	4.48%	0.4446	
	2035	9,730,120	60,544,434	622.2%	4,005	4,141,007	25,756,800	622.2%	2.2600	N/A	0.0788	0.0000	0.921	0.895	4.48%	0.4256	
	2036	8,660,772	61,475,425	709.8%	3,673	3,527,915	25,041,656	709.8%	2.2600	N/A	0.0829	0.0000	0.917	0.890	4.48%	0.4073	
	2037	7,663,957	61,895,367	807.6%	3,352	2,988,053	24,132,004	807.6%	2.2600	N/A	0.0874	0.0000	0.913	0.885	4.48%	0.3899	
	2038	6,740,428	61,756,124	916.2%	3,044	2,515,339	23,045,652	916.2%	2.2600	N/A	0.0918	0.0000	0.908	0.879	4.48%	0.3732	
	2039	5,891,562	61,017,262	1035.7%	2,751	2,104,327	21,793,924	1035.7%	2.2600	N/A	0.0962	0.0000	0.904	0.874	4.48%	0.3572	
	2040	5,117,680	59,738,299	1167.3%	2,474	1,749,563	20,422,518	1167.3%	2.2600	N/A	0.1008	0.0000	0.899	0.869	4.48%	0.3419	
	2041	4,417,620	57,964,518	1312.1%	2,213	1,445,501	18,966,727	1312.1%	2.2600	N/A	0.1055	0.0000	0.895	0.863	4.48%	0.3272	
	2042	3,789,171	55,757,901	1471.5%	1,969	1,186,720	17,462,860	1471.5%	2.2600	N/A	0.1101	0.0000	0.890	0.858	4.48%	0.3132	
	2043	3,229,591	53,190,659	1647.0%	1,744	968,111	15,944,577	1647.0%	2.2600	N/A	0.1147	0.0000	0.885	0.852	4.48%	0.2998	
	2044	2,735,561	50,319,851	1839.5%	1,536	784,870	14,437,457	1839.5%	2.2600	N/A	0.1192	0.0000	0.881	0.847	4.48%	0.2869	
	2045	2,302,560	47,225,527	2051.0%	1,346	632,319	12,968,863	2051.0%	2.2600	N/A	0.1238	0.0000	0.876	0.842	4.48%	0.2746	
	2046	1,925,502	43,979,720	2284.1%	1,173	506,108	11,559,826	2284.1%	2.2600	N/A	0.1283	0.0000	0.872	0.836	4.48%	0.2628	
	2047	1,599,448	40,644,286	2541.1%	1,017	402,386	10,225,206	2541.1%	2.2600	N/A	0.1329	0.0000	0.867	0.831	4.48%	0.2516	
	2048	1,320,393	37,275,667	2823.1%	877	317,943	8,975,770	2823.1%	2.2600	N/A	0.1373	0.0000	0.863	0.826	4.48%	0.2408	
	2049	1,083,341	33,936,318	3132.6%	753	249,681	7,821,405	3132.6%	2.2600	N/A	0.1420	0.0000	0.858	0.820	4.48%	0.2305	
	2050	883,646	30,673,814	3471.3%	643	194,927	6,766,460	3471.3%	2.2600	N/A	0.1459	0.0000	0.854	0.816	4.48%	0.2206	
	2051	716,659	27,533,404	3841.9%	546	151,314	5,813,362	3841.9%	2.2600	N/A	0.1503	0.0000	0.850	0.811	4.48%	0.2111	
	2052	577,941	24,560,801	4249.7%	462	116,795	4,963,451	4249.7%	2.2600	N/A	0.1550	0.0000	0.845	0.806	4.48%	0.2021	
	2053	463,553	21,771,078	4696.6%	388	89,663	4,211,094	4696.6%	2.2600	N/A	0.1592	0.0000	0.841	0.802	4.48%	0.1934	
	2054	369,952	19,155,832	5177.9%	325	68,491	3,546,416	5177.9%	2.2600	N/A	0.1621	0.0000	0.838	0.798	4.48%	0.1851	
	2055	293,785	16,765,725	5706.8%	271	52,058	2,970,878	5706.8%	2.2600	N/A	0.1665	0.0000	0.834	0.794	4.48%	0.1772	
	2056	232,180	14,574,781	6277.4%	225	39,379	2,471,942	6277.4%	2.2600	N/A	0.1708	0.0000	0.829	0.790	4.48%	0.1696	
	2057	182,701	12,614,490	6904.4%	185	29,659	2,047,763	6904.4%	2.2600	N/A	0.1758	0.0000	0.824	0.787	4.48%	0.1623	
	2058	143,301	10,851,836	7572.7%	152	22,266	1,686,114	7572.7%	2.2600	N/A	0.1782	0.0000	0.822	0.784	4.48%	0.1554	
	2059	112,069	9,297,440	8296.2%	125	16,666	1,382,677	8296.2%	2.2600	N/A	0.1816	0.0000	0.818	0.782	4.48%	0.1487	
	2060	87,369	7,933,627	9080.6%	102	12,436	1,129,283	9080.6%	2.2600	N/A	0.1837	0.0000	0.816	0.780	4.48%	0.1423	
2061	67,934	6,742,379	9924.9%	82	9,255	918,582	9924.9%	2.2600	N/A	0.1897	0.0000	0.810	0.778	4.48%	0.1362		
2062	52,700	5,709,313	10833.7%	67	6,872	744,498	10833.7%	2.2600	N/A	0.1901	0.0000	0.810	0.776	4.48%	0.1304		
2063	40,780	4,811,983	11787.1%	54	5,084	600,588	11787.1%	2.2600	N/A	0.1945	0.0000	0.804	0.774	4.48%	0.1248		
2064	31,537	4,032,887	12787.8%	43	3,767	481,773	12787.8%	2.2600	N/A	0.1957	0.0000	0.804	0.773	4.48%	0.1195		
2065	24,316	3,366,388	13844.4%	35	2,780	384,914	13844.4%	2.2600	N/A	0.2023	0.0000	0.798</					

Attachment 4
Metropolitan Life Insurance Company
State of Virginia Experience Projections (Restated Assuming Prior Authorized Increase of 42% and the Current Requested Increase of 59.15% Applied Since Inception)
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest				With Interest				Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality					Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.48%	2.1532	
	1999	-	-	N/A	-	-	-	N/A									4.48%	2.0609	
	2000	-	-	N/A	-	-	-	N/A									4.48%	1.9725	
	2001	-	-	N/A	-	-	-	N/A									4.48%	1.8879	
	2002	9,931	-	0.0%	41	17,945	-	0.0%									4.48%	1.8070	
	2003	1,567,942	-	0.0%	401	2,711,718	-	0.0%									4.48%	1.7295	
	2004	2,290,646	-	0.0%	387	3,791,747	-	0.0%									4.48%	1.6553	
	2005	2,130,148	-	0.0%	374	3,374,877	-	0.0%									4.48%	1.5843	
	2006	923,809	33,457	1.7%	365	2,910,863	50,734	1.7%									4.48%	1.5164	
	2007	1,730,362	35,884	2.1%	361	2,511,417	52,082	2.1%									4.48%	1.4514	
	2008	1,679,072	86,439	5.1%	350	2,332,481	120,077	5.1%									4.48%	1.3891	
	2009	1,621,793	7,704	0.5%	347	2,156,309	10,243	0.5%									4.48%	1.3296	
	2010	1,584,384	553,983	35.0%	336	2,016,243	704,984	35.0%									4.48%	1.2726	
	2011	1,517,474	21,053	1.4%	326	1,848,291	25,643	1.4%									4.48%	1.2180	
	2012	1,486,506	9,395	0.6%	321	1,732,936	10,953	0.6%									4.48%	1.1658	
2013	1,438,278	28,377	2.0%	317	1,604,757	453,545	28.3%									4.48%	1.1158		
2014	1,347,263	9,929	0.7%	312	1,438,806	10,603	0.7%									4.48%	1.0679		
2015	1,321,366	453,871	34.3%	311	1,350,640	463,927	34.3%									4.48%	1.0222		
Projected Future Experience	2016	1,094,779	296,172	27.1%	303	1,071,050	289,752	27.1%	2.2600	N/A		0.0257	0.0000	0.974	0.829	4.48%	0.9783		
	2017	1,047,198	335,531	32.0%	295	980,571	314,183	32.0%	2.2600	N/A		0.0268	0.0000	0.973	0.957	4.48%	0.9364		
	2018	1,004,310	380,637	37.9%	286	900,088	341,137	37.9%	2.2600	N/A		0.0284	0.0000	0.972	0.959	4.48%	0.8962		
	2019	964,027	433,400	45.0%	278	826,938	371,768	45.0%	2.2600	N/A		0.0299	0.0000	0.970	0.960	4.48%	0.8578		
	2020	923,809	493,270	53.5%	269	758,461	406,524	53.6%	2.2600	N/A		0.0317	0.0000	0.968	0.958	4.48%	0.8210		
	2021	882,805	565,482	64.1%	260	693,717	444,362	64.1%	2.2600	N/A		0.0333	0.0000	0.967	0.956	4.48%	0.7858		
	2022	838,667	644,086	76.8%	251	630,774	484,427	76.8%	2.2600	N/A		0.0354	0.0000	0.965	0.950	4.48%	0.7521		
	2023	794,903	731,856	92.1%	241	572,223	526,838	92.1%	2.2600	N/A		0.0376	0.0000	0.962	0.948	4.48%	0.7199		
	2024	746,188	827,248	110.9%	232	514,122	569,973	110.9%	2.2600	N/A		0.0399	0.0000	0.960	0.939	4.48%	0.6890		
	2025	702,559	930,021	132.4%	222	463,306	613,307	132.4%	2.2600	N/A		0.0422	0.0000	0.958	0.942	4.48%	0.6595		
	2026	660,625	1,039,758	157.4%	212	416,972	656,273	157.4%	2.2600	N/A		0.0449	0.0000	0.955	0.940	4.48%	0.6312		
	2027	618,613	1,155,327	186.7%	202	373,633	697,943	186.7%	2.2600	N/A		0.0479	0.0000	0.952	0.937	4.48%	0.6041		
	2028	577,238	1,274,283	220.8%	192	333,765	736,803	220.8%	2.2600	N/A		0.0506	0.0000	0.949	0.933	4.48%	0.5782		
	2029	536,042	1,393,610	260.0%	181	296,654	771,247	260.0%	2.2600	N/A		0.0537	0.0000	0.946	0.929	4.48%	0.5534		
	2030	495,545	1,511,497	305.0%	171	262,484	800,620	305.0%	2.2600	N/A		0.0573	0.0000	0.943	0.924	4.48%	0.5297		
	2031	455,867	1,627,920	357.1%	160	231,113	825,314	357.1%	2.2600	N/A		0.0608	0.0000	0.939	0.920	4.48%	0.5070		
	2032	417,145	1,735,502	416.0%	150	202,414	842,128	416.0%	2.2600	N/A		0.0644	0.0000	0.936	0.915	4.48%	0.4852		
	2033	379,606	1,831,321	482.4%	140	176,300	860,519	482.4%	2.2600	N/A		0.0685	0.0000	0.931	0.910	4.48%	0.4644		
	2034	343,487	1,917,023	558.1%	130	152,685	852,145	558.1%	2.2600	N/A		0.0725	0.0000	0.927	0.905	4.48%	0.4445		
	2035	308,917	1,983,552	642.1%	120	131,430	843,912	642.1%	2.2600	N/A		0.0776	0.0000	0.922	0.899	4.48%	0.4255		
	2036	276,070	2,027,810	734.5%	110	112,419	825,748	734.5%	2.2600	N/A		0.0819	0.0000	0.918	0.894	4.48%	0.4072		
	2037	245,090	2,053,497	837.9%	100	95,524	800,352	837.9%	2.2600	N/A		0.0863	0.0000	0.914	0.888	4.48%	0.3898		
	2038	216,136	2,058,020	952.2%	91	80,627	767,721	952.2%	2.2600	N/A		0.0919	0.0000	0.908	0.882	4.48%	0.3730		
	2039	189,288	2,046,667	1081.2%	82	67,584	730,748	1081.2%	2.2600	N/A		0.0962	0.0000	0.904	0.876	4.48%	0.3570		
	2040	164,540	2,012,654	1223.2%	74	56,229	687,791	1223.2%	2.2600	N/A		0.1019	0.0000	0.898	0.869	4.48%	0.3417		
	2041	141,961	1,957,998	1379.3%	66	46,433	640,422	1379.3%	2.2600	N/A		0.1083	0.0000	0.892	0.863	4.48%	0.3271		
	2042	121,569	1,887,845	1552.9%	59	38,058	591,000	1552.9%	2.2600	N/A		0.1120	0.0000	0.888	0.856	4.48%	0.3131		
	2043	103,312	1,796,647	1739.0%	52	30,956	538,333	1739.0%	2.2600	N/A		0.1184	0.0000	0.882	0.850	4.48%	0.2996		
	2044	87,154	1,692,434	1941.9%	45	24,994	485,363	1941.9%	2.2600	N/A		0.1241	0.0000	0.876	0.844	4.48%	0.2868		
	2045	72,929	1,579,803	2166.2%	39	20,018	433,635	2166.2%	2.2600	N/A		0.1291	0.0000	0.871	0.837	4.48%	0.2745		
	2046	60,542	1,461,682	2414.3%	34	15,905	384,009	2414.3%	2.2600	N/A		0.1355	0.0000	0.864	0.830	4.48%	0.2627		
	2047	49,842	1,340,175	2688.9%	29	12,533	336,990	2688.9%	2.2600	N/A		0.1408	0.0000	0.859	0.823	4.48%	0.2515		
	2048	40,693	1,217,547	2992.0%	25	9,794	292,922	2992.0%	2.2600	N/A		0.1481	0.0000	0.852	0.816	4.48%	0.2407		
	2049	32,928	1,094,321	3323.3%	21	7,585	252,077	3323.3%	2.2600	N/A		0.1515	0.0000	0.849	0.809	4.48%	0.2304		
	2050	26,406	969,235	3670.6%	18	5,822	213,690	3670.6%	2.2600	N/A		0.1593	0.0000	0.841	0.802	4.48%	0.2205		
	2051	21,006	849,304	4043.2%	15	4,433	179,220	4043.2%	2.2600	N/A		0.1646	0.0000	0.835	0.795	4.48%	0.2110		
	2052	16,565	737,182	4450.3%	12	3,346	148,890	4450.3%	2.2600	N/A		0.1731	0.0000	0.827	0.789	4.48%	0.2020		
	2053	12,946	632,899	4888.7%	10	2,503	122,346	4888.7%	2.2600	N/A		0.1764	0.0000	0.824	0.782	4.48%	0.1933		
	2054	10,046	538,031	5355.5%	8	1,859	99,547	5355.5%	2.2600	N/A		0.1825	0.0000	0.817	0.776	4.48%	0.1850		
	2055	7,736	453,606	5863.4%	7	1,370	80,328	5863.4%	2.2600	N/A		0.1868	0.0000	0.813	0.770	4.48%	0.1771		
	2056	5,925	379,296	6401.8%	5	1,004	64,289	6401.8%	2.2600	N/A		0.2002	0.0000	0.798	0.760	4.48%	0.1695		
	2057	4,505	312,626	6940.1%	4	731	50,716	6940.1%	2.2600	N/A		0.2002	0.0000	0.800	0.760	4.48%	0.1622		
	2058	3,399	254,808	7496.0%	3	528	39,564	7496.0%	2.2600	N/A		0.2069	0.0000	0.793	0.755	4.48%	0.1553		
	2059	2,551	206,104	8078.3%	3	379	30,630	8078.3%	2.2600	N/A		0.2138	0.0000	0.786	0.751	4.48%	0.1486		
	2060	1,910	164,236	8599.7%	2	272	23,361	8599.7%	2.2600	N/A		0.2237	0.0000	0.776	0.749	4.48%	0.1422		
	2061	1,426	131,493	9223.5%	2	194	17,902	9223.5%	2.2600	N/A		0.2334	0.0000	0.767	0.746	4.48%	0.1361		
	2062	1,088	103,694	9713.7%	1	139	13,512	9713.7%	2.2600	N/A		0.2253	0.0000	0.775	0.749	4.48%	0.1303		
	2063	800	80,948	10116.1%	1	100	10,092	10116.1%	2.2600	N/A		0.2502	0.0000	0.750	0.750	4.48%	0.1247		
	2064	601	62,695	10437.3%	1	72	7,484	10437.3%	2.2600	N/A		0.2502	0.0000	0.750	0.751	4.48%	0.1194		
	2065	449	47,745	10629.9%	1	51	5,455	10629.9%	2.2600	N/A		0.2347	0.0000	0.765	0.748	4.48%	0.1143		
	2066	335	36,112	10779.1%	0	37	3,949	10779.1%	2.2600	N/A		0.2350	0.0000	0.765	0.746	4.48%	0.1094		
	2067	250	27,183	10892.7%	0	26	2,845	10892.7%	2.2600	N/A		0.2934	0.0000	0.707	0.745	4.48%	0.1047		
	2068	188	20,975	11177.2%	0	19	2,101	11177.2%	2.2600	N/A		0							

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections Based on Original Pricing Assumptions, Original Premium Scale
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest			With Interest			Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence	
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0803
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%								4.48%	1.8066
	2003	16,596,317	121,917	0.7%	14,529	28,697,236	210,811	0.7%								4.48%	1.7291
	2004	30,493,806	880,294	2.9%	13,727	50,467,723	1,456,901	2.9%								4.48%	1.6550
	2005	27,951,257	2,315,046	8.3%	13,200	44,276,895	3,667,207	8.3%								4.48%	1.5841
	2006	25,370,326	1,962,504	7.7%	12,831	38,465,873	2,975,501	7.7%								4.48%	1.5162
	2007	23,963,802	4,658,990	19.4%	12,561	34,775,949	6,761,064	19.4%								4.48%	1.4512
	2008	23,121,871	3,926,316	17.0%	12,201	32,115,892	5,453,587	17.0%								4.48%	1.3890
	2009	22,026,219	4,239,965	19.2%	11,898	29,282,671	5,636,805	19.2%								4.48%	1.3294
	2010	21,149,597	5,971,616	28.2%	11,624	26,912,037	7,598,648	28.2%								4.48%	1.2725
	2011	20,413,643	5,456,278	26.7%	11,345	24,862,152	6,645,302	26.7%								4.48%	1.2179
	2012	19,825,339	4,646,443	23.4%	11,291	23,110,671	5,416,422	23.4%								4.48%	1.1657
2013	19,132,721	5,401,262	28.2%	11,061	21,347,273	6,026,441	28.2%								4.48%	1.1157	
2014	17,742,591	8,124,959	45.8%	10,927	18,947,697	8,676,820	45.8%								4.48%	1.0679	
2015	16,417,243	12,365,146	75.3%	10,749	16,780,827	12,638,991	75.3%								4.48%	1.0221	
Projected Future Experience	2016	16,136,348	5,095,876	31.6%	10,236	15,786,728	4,985,466	31.6%	1.0000	N/A	0.0477	0.0000	0.952	0.983	4.48%	0.9783	
	2017	15,055,071	5,764,970	38.3%	9,731	14,097,542	5,398,307	38.3%	1.0000	N/A	0.0494	0.0000	0.951	0.933	4.48%	0.9364	
	2018	13,994,923	6,666,687	47.6%	9,233	12,543,098	5,975,089	47.6%	1.0000	N/A	0.0512	0.0000	0.949	0.930	4.48%	0.8963	
	2019	12,976,508	7,448,371	57.4%	8,741	11,131,813	6,389,537	57.4%	1.0000	N/A	0.0532	0.0000	0.947	0.927	4.48%	0.8578	
	2020	12,012,155	8,397,890	69.9%	8,258	9,862,857	6,895,281	69.9%	1.0000	N/A	0.0553	0.0000	0.945	0.926	4.48%	0.8211	
	2021	11,091,755	9,740,151	87.8%	7,782	8,716,777	7,654,577	87.8%	1.0000	N/A	0.0576	0.0000	0.942	0.923	4.48%	0.7859	
	2022	10,208,349	10,864,610	106.4%	7,316	7,678,648	8,172,283	106.4%	1.0000	N/A	0.0599	0.0000	0.940	0.920	4.48%	0.7522	
	2023	9,358,945	12,488,745	133.4%	6,859	6,737,982	8,991,286	133.4%	1.0000	N/A	0.0625	0.0000	0.938	0.917	4.48%	0.7200	
	2024	8,545,432	13,611,033	159.3%	6,413	5,888,582	9,379,244	159.3%	1.0000	N/A	0.0650	0.0000	0.935	0.913	4.48%	0.6891	
	2025	7,779,577	15,063,970	193.6%	5,979	5,131,053	9,935,504	193.6%	1.0000	N/A	0.0677	0.0000	0.932	0.910	4.48%	0.6596	
	2026	7,054,157	17,360,593	246.1%	5,557	4,453,171	10,959,449	246.1%	1.0000	N/A	0.0706	0.0000	0.929	0.907	4.48%	0.6313	
	2027	6,366,651	18,666,008	293.2%	5,149	3,846,883	11,279,657	293.2%	1.0000	N/A	0.0735	0.0000	0.927	0.903	4.48%	0.6042	
	2028	5,718,261	20,057,787	350.8%	4,754	3,307,011	11,599,911	350.8%	1.0000	N/A	0.0763	0.0000	0.923	0.898	4.48%	0.5783	
	2029	5,109,137	21,097,733	412.9%	4,376	2,828,088	11,678,342	412.9%	1.0000	N/A	0.0797	0.0000	0.920	0.893	4.48%	0.5535	
	2030	4,534,030	22,042,687	486.2%	4,012	2,402,169	11,678,408	486.2%	1.0000	N/A	0.0830	0.0000	0.917	0.887	4.48%	0.5298	
	2031	4,008,161	22,982,265	573.4%	3,666	2,032,535	11,654,286	573.4%	1.0000	N/A	0.0862	0.0000	0.914	0.884	4.48%	0.5071	
	2032	3,527,168	24,497,588	694.5%	3,337	1,711,957	11,890,221	694.5%	1.0000	N/A	0.0898	0.0000	0.910	0.880	4.48%	0.4854	
	2033	3,086,804	28,564,069	925.4%	3,026	1,434,001	13,269,678	925.4%	1.0000	N/A	0.0932	0.0000	0.907	0.875	4.48%	0.4646	
	2034	2,686,239	28,981,337	1078.9%	2,732	1,194,424	12,886,426	1078.9%	1.0000	N/A	0.0972	0.0000	0.903	0.870	4.48%	0.4446	
	2035	2,323,034	29,081,793	1251.0%	2,457	988,652	12,368,305	1251.0%	1.0000	N/A	0.1006	0.0000	0.899	0.865	4.48%	0.4256	
	2036	1,997,030	28,862,597	1445.3%	2,200	813,478	11,757,011	1445.3%	1.0000	N/A	0.1046	0.0000	0.895	0.860	4.48%	0.4073	
	2037	1,706,401	28,005,117	1641.2%	1,961	665,298	10,918,743	1641.2%	1.0000	N/A	0.1086	0.0000	0.891	0.854	4.48%	0.3899	
	2038	1,448,456	26,989,599	1863.3%	1,741	540,523	10,071,761	1863.3%	1.0000	N/A	0.1125	0.0000	0.888	0.849	4.48%	0.3732	
	2039	1,221,294	25,475,117	2085.9%	1,538	436,217	9,099,110	2085.9%	1.0000	N/A	0.1166	0.0000	0.883	0.843	4.48%	0.3572	
	2040	1,022,789	23,595,990	2307.0%	1,352	349,657	8,066,676	2307.0%	1.0000	N/A	0.1209	0.0000	0.879	0.837	4.48%	0.3419	
	2041	850,646	21,702,169	2551.3%	1,183	278,342	7,101,226	2551.3%	1.0000	N/A	0.1247	0.0000	0.875	0.832	4.48%	0.3272	
	2042	702,587	20,786,587	2958.7%	1,030	220,032	6,510,932	2958.7%	1.0000	N/A	0.1290	0.0000	0.871	0.826	4.48%	0.3132	
	2043	576,214	21,681,611	3762.8%	893	172,727	6,499,339	3762.8%	1.0000	N/A	0.1338	0.0000	0.866	0.820	4.48%	0.2998	
	2044	469,308	20,032,510	4268.5%	769	134,651	5,747,603	4268.5%	1.0000	N/A	0.1380	0.0000	0.862	0.814	4.48%	0.2869	
	2045	379,453	18,309,259	4825.2%	660	104,204	5,028,007	4825.2%	1.0000	N/A	0.1419	0.0000	0.858	0.809	4.48%	0.2746	
2046	304,535	16,542,806	5432.2%	564	80,045	4,348,185	5432.2%	1.0000	N/A	0.1462	0.0000	0.854	0.803	4.48%	0.2628		
2047	242,603	14,716,075	6065.9%	479	61,034	3,702,240	6065.9%	1.0000	N/A	0.1495	0.0000	0.850	0.797	4.48%	0.2516		
2048	192,025	12,851,401	6692.6%	406	46,239	3,094,545	6692.6%	1.0000	N/A	0.1541	0.0000	0.846	0.792	4.48%	0.2408		
2049	150,991	11,166,400	7395.4%	341	34,799	2,573,555	7395.4%	1.0000	N/A	0.1588	0.0000	0.841	0.786	4.48%	0.2305		
2050	118,001	9,529,640	8075.9%	286	26,030	2,102,182	8075.9%	1.0000	N/A	0.1607	0.0000	0.839	0.782	4.48%	0.2206		
2051	91,771	8,108,137	8835.1%	239	19,376	1,711,940	8835.1%	1.0000	N/A	0.1656	0.0000	0.834	0.778	4.48%	0.2111		
2052	71,084	6,995,785	9841.5%	199	14,365	1,413,766	9841.5%	1.0000	N/A	0.1683	0.0000	0.832	0.775	4.48%	0.2021		
2053	54,851	5,977,132	10897.0%	165	10,610	1,156,133	10897.0%	1.0000	N/A	0.1718	0.0000	0.828	0.772	4.48%	0.1934		
2054	42,161	5,125,716	12157.3%	136	7,806	948,950	12157.3%	1.0000	N/A	0.1737	0.0000	0.826	0.769	4.48%	0.1851		
2055	32,297	4,380,573	13563.5%	112	5,723	776,235	13563.5%	1.0000	N/A	0.1784	0.0000	0.822	0.766	4.48%	0.1772		
2056	24,662	3,731,851	15132.2%	91	4,183	632,837	15132.2%	1.0000	N/A	0.1809	0.0000	0.819	0.764	4.48%	0.1696		
2057	18,767	3,168,292	16882.4%	75	3,046	514,322	16882.4%	1.0000	N/A	0.1831	0.0000	0.817	0.761	4.48%	0.1623		
2058	14,238	2,681,808	18835.0%	61	2,212	416,688	18835.0%	1.0000	N/A	0.1869	0.0000	0.813	0.759	4.48%	0.1554		
2059	10,763	2,261,735	21013.5%	49	1,601	336,356	21013.5%	1.0000	N/A	0.1899	0.0000	0.810	0.756	4.48%	0.1487		
2060	8,110	1,901,231	23443.9%	40	1,154	270,624	23443.9%	1.0000	N/A	0.1915	0.0000	0.809	0.753	4.48%	0.1423		
2061	6,079	1,589,969	26155.4%	32	828	216,617	26155.4%	1.0000	N/A	0.1976	0.0000	0.802	0.750	4.48%	0.1362		
2062	4,533	1,322,787	29180.6%	25	591	172,492	29180.6%	1.0000	N/A	0.2043	0.0000	0.796	0.746	4.48%	0.1304		
2063	3,365	1,095,395	32555.6%	20	420	130,217	32555.6%	1.0000	N/A	0.2089	0.0000	0.792	0.742	4.48%	0.1248		
2064	2,488	903,720	36321.0%	16	297	107,959	36321.0%	1.0000	N/A	0.2108	0.0000	0.789	0.739	4.48%	0.1195		
2065	1,831	741,827	40521.9%	13	209	84,821	40521.9%	1.0000	N/A	0.2137	0.0000	0.786	0.736	4.48%	0.1143		
2066	1,345	607,866	45208.6%	10	147												

Attachment 6
Metropolitan Life Insurance Company
Actual to Expected* Incidence by Calendar Year
Experience through June 30, 2015

Individual Business																				
Calendar Year	Female										Male									
	FC					HC					FC					HC				
	Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis	
	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%	Actual Claims	Expected Claims	A/E%	Expected Claims	A/E%
1991	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1992	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1993	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1994	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1995	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1996	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1997	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1998	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
1999	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
2000	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A	0	0	N/A	0	N/A
2001	0	0	0%	0	0%	0	0	0%	0	0%	0	0	0%	0	0%	0	0	0%	0	0%
2002	3	2	152%	2	152%	1	1	78%	1	95%	2	1	268%	1	255%	0	1	0%	0	0%
2003	14	8	186%	8	186%	5	5	96%	4	116%	4	3	127%	3	120%	2	3	67%	2	98%
2004	19	17	114%	17	114%	16	13	127%	10	154%	7	7	106%	7	101%	5	7	71%	5	104%
2005	33	27	121%	27	121%	15	20	74%	17	90%	15	11	134%	12	127%	10	12	85%	8	124%
2006	48	38	125%	38	125%	33	30	109%	25	132%	23	16	141%	17	134%	17	18	96%	12	140%
2007	77	53	146%	53	146%	52	45	116%	37	140%	35	25	143%	26	136%	31	28	110%	19	161%
2008	107	73	147%	73	147%	89	67	132%	56	160%	32	36	88%	38	84%	42	44	95%	30	139%
2009	104	94	111%	94	111%	85	89	96%	74	116%	51	47	107%	50	102%	58	57	101%	39	148%
2010	118	116	102%	116	102%	95	107	88%	89	107%	65	58	113%	61	107%	81	70	116%	48	170%
2011	145	139	104%	139	104%	133	128	104%	106	126%	62	72	87%	75	82%	72	86	84%	58	123%
2012	176	164	107%	164	107%	157	147	107%	121	129%	81	86	94%	90	90%	119	102	117%	70	171%
2013	166	193	86%	193	86%	158	170	93%	140	113%	94	102	92%	107	88%	104	118	88%	80	129%
2014	205	227	90%	227	90%	198	194	102%	160	123%	91	120	76%	127	72%	141	137	103%	94	150%
2015 (thru Q3 only)	205	206	99%	206	99%	168	179	94%	148	113%	82	115	71%	121	68%	162	132	122%	90	179%
Total	1,420	1,356	105%	1,356	105%	1,205	1,196	101%	988	122%	644	698	92%	735	88%	83902%	815	103%	557	151%

Note:

- Current expected claims are calculated by applying assumptions derived using data through June 30, 2014 to the exposures through June 30, 2015.
- Ultimate incidence rates are considered credible when the sum of actual claims from year 2014 and prior are at least 1,000.

Attachment 6
Metropolitan Life Insurance Company Individual Business
Comparison of Actual to Expected* Claim Terminations
Experience through June 30, 2015

Individual Business																				
	Female										Male									
	FC					HC					FC					HC				
Calendar	Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis		Current Basis			2008 Basis	
Year	Actual	Expected	A/E%	Expected	A/E%	Actual	Expected	A/E%	Expected	A/E%	Actual	Expected	A/E%	Expected	A/E%	Actual	Expected	A/E%	Expected	A/E%
1991	1	0	200%	1	199%	1	0	386%	0	220%	-	0	0%	0	0%	-	0	0%	1	0%
1992	3	1	282%	1	258%	3	1	209%	2	164%	2	2	102%	2	108%	-	0	0%	0	0%
1993	3	2	136%	2	131%	5	3	179%	4	142%	2	3	65%	3	60%	3	1	204%	2	189%
1994	5	6	81%	7	76%	8	7	114%	9	92%	5	7	67%	8	63%	7	6	121%	6	112%
1995	13	14	90%	16	84%	7	6	114%	9	80%	8	13	61%	14	57%	9	5	171%	6	146%
1996	24	19	128%	21	116%	13	13	101%	16	83%	24	19	127%	20	117%	10	9	110%	11	91%
1997	29	23	125%	27	106%	22	18	121%	23	95%	23	24	94%	27	85%	18	12	146%	15	118%
1998	38	32	119%	38	100%	28	24	117%	31	89%	34	28	121%	32	108%	23	15	155%	18	125%
1999	89	43	206%	51	175%	32	26	125%	35	93%	72	42	173%	45	159%	32	21	152%	25	129%
2000	47	57	82%	65	72%	38	33	114%	42	90%	48	58	83%	62	77%	18	26	69%	33	55%
2001	76	77	99%	90	84%	54	45	121%	59	91%	75	73	103%	80	94%	40	34	116%	44	92%
2002	105	109	96%	129	81%	68	65	105%	85	80%	110	98	113%	108	102%	51	52	97%	64	80%
2003	142	148	96%	177	80%	100	98	102%	129	77%	112	112	100%	126	89%	80	77	104%	93	86%
2004	169	188	90%	226	75%	161	140	115%	187	86%	144	141	102%	158	91%	122	106	115%	129	95%
2005	234	238	98%	288	81%	202	174	116%	231	88%	172	175	98%	196	88%	125	128	98%	159	79%
2006	301	295	102%	356	85%	244	207	118%	279	88%	211	224	94%	253	83%	164	162	102%	204	80%
2007	312	337	93%	403	77%	279	235	119%	324	86%	234	269	87%	304	77%	201	201	100%	257	78%
2008	376	409	92%	491	77%	297	287	103%	392	76%	306	311	98%	353	87%	240	233	103%	303	79%
2009	433	477	91%	575	75%	334	330	101%	457	73%	347	362	96%	410	85%	281	272	103%	360	78%
2010	541	553	98%	657	82%	389	379	103%	531	73%	414	408	102%	463	89%	296	303	98%	396	75%
2011	589	625	94%	743	79%	432	410	105%	576	75%	430	460	93%	514	84%	365	331	110%	439	83%
2012	679	705	96%	826	82%	398	467	85%	652	61%	512	515	100%	568	90%	337	370	91%	485	69%
2013	784	776	101%	889	88%	485	543	89%	759	64%	558	547	102%	600	93%	444	439	101%	576	77%
2014	925	813	114%	531	174%	573	601	95%	470	122%	598	563	106%	352	170%	478	485	99%	358	133%
Total	5,918	5,950	99%	6,609	90%	4,173	4,112	101%	5,302	79%	4,441	4,454	100%	4,699	95%	3,344	3,290	102%	3,984	84%

Attachment 6
Metropolitan Life Insurance Company Individual Business
Actual to Expected* Mortality by Issue Age and Duration
Experience through June 30, 2015

Policy Duration		Issue Age												TOTAL
		Under 35	35 TO 39	40 TO 44	45 TO 49	50 TO 54	55 TO 59	60 TO 64	65 TO 69	70 TO 74	75 TO 79	Over 79		
1	Exposure	7,087	6,703	12,550	24,556	46,859	63,402	50,804	24,786	9,785	3,107	834	250,472	
	Actual	1	2	7	14	31	46	56	37	34	13	4	245	
	Expected	2	2	7	23	73	150	187	152	100	54	24	774	
	Actual Rate	0.01%	0.03%	0.06%	0.06%	0.07%	0.07%	0.11%	0.15%	0.35%	0.42%	0.48%	0.10%	
	A/E %	53.02%	87.80%	105.14%	59.76%	42.73%	30.70%	30.00%	24.31%	33.87%	24.24%	16.55%	31.67%	
2	Exposure	5,568	5,826	11,335	22,721	44,116	60,357	48,416	23,498	9,128	2,857	714	234,535	
	Actual	2	0	3	19	35	76	104	86	60	19	20	424	
	Expected	2	2	7	24	74	153	194	160	103	54	23	795	
	Actual Rate	0.04%	0.00%	0.03%	0.08%	0.08%	0.13%	0.21%	0.37%	0.66%	0.67%	2.80%	0.18%	
	A/E %	127.11%	0.00%	44.18%	79.01%	47.13%	49.74%	53.74%	53.89%	58.04%	34.95%	87.51%	53.32%	
3	Exposure	4,613	5,204	10,442	21,393	42,255	58,214	46,723	22,659	8,678	2,686	653	223,520	
	Actual	3	4	5	26	56	107	136	96	78	43	15	569	
	Expected	1	2	7	25	77	158	204	171	108	57	23	834	
	Actual Rate	0.07%	0.08%	0.05%	0.12%	0.13%	0.18%	0.29%	0.42%	0.90%	1.60%	2.30%	0.25%	
	A/E %	221.04%	196.27%	71.39%	103.94%	72.79%	67.73%	66.57%	56.10%	72.05%	75.92%	65.20%	68.25%	
4	Exposure	3,934	4,747	9,763	20,358	40,775	56,552	45,480	21,970	8,349	2,526	599	215,053	
	Actual	0	1	5	20	54	126	141	118	88	49	23	625	
	Expected	1	2	7	26	80	165	219	184	115	59	23	882	
	Actual Rate	0.00%	0.02%	0.05%	0.10%	0.13%	0.22%	0.31%	0.54%	1.05%	1.94%	3.84%	0.29%	
	A/E %	0.00%	48.75%	67.76%	76.53%	67.48%	76.51%	64.47%	64.02%	76.61%	82.82%	98.33%	70.87%	
5	Exposure	3,353	4,295	9,097	19,322	39,145	54,609	43,848	21,118	7,920	2,295	527	205,529	
	Actual	2	2	6	20	80	145	167	131	82	60	39	734	
	Expected	1	2	8	27	83	172	234	197	121	60	23	927	
	Actual Rate	0.06%	0.05%	0.07%	0.10%	0.20%	0.27%	0.38%	0.62%	1.04%	2.61%	7.40%	0.36%	
	A/E %	188.99%	96.33%	77.71%	74.03%	96.79%	84.49%	71.46%	66.45%	67.62%	99.99%	168.15%	79.14%	
6	Exposure	2,741	3,815	8,269	17,866	36,713	51,435	41,036	19,572	7,138	1,879	390	190,855	
	Actual	1	1	2	15	63	152	196	147	108	67	35	787	
	Expected	1	2	8	27	83	176	244	205	123	58	22	949	
	Actual Rate	0.04%	0.03%	0.02%	0.08%	0.17%	0.30%	0.48%	0.75%	1.51%	3.57%	8.98%	0.41%	
	A/E %	112.25%	48.41%	25.66%	55.06%	75.53%	86.40%	80.24%	71.71%	87.84%	116.01%	161.98%	82.94%	
7	Exposure	2,236	3,270	7,385	16,138	33,573	47,107	37,120	17,709	6,465	1,594	299	172,897	
	Actual	2	3	7	17	85	146	189	151	95	47	22	764	
	Expected	1	2	8	27	82	177	248	208	125	57	20	954	
	Actual Rate	0.09%	0.09%	0.09%	0.11%	0.25%	0.31%	0.51%	0.85%	1.47%	2.95%	7.35%	0.44%	
	A/E %	262.55%	148.87%	90.02%	63.47%	103.08%	82.42%	76.32%	72.74%	76.05%	82.80%	108.68%	80.08%	
8	Exposure	1,626	2,501	6,137	13,649	28,753	40,331	31,478	15,364	5,735	1,353	259	147,185	
	Actual	0	0	6	25	55	160	184	139	126	72	15	782	
	Expected	1	2	7	25	77	168	237	202	125	56	20	918	
	Actual Rate	0.00%	0.00%	0.10%	0.18%	0.19%	0.40%	0.58%	0.90%	2.20%	5.32%	5.80%	0.53%	
	A/E %	0.00%	0.00%	83.26%	101.48%	71.85%	95.01%	77.69%	68.68%	101.08%	129.18%	76.08%	85.14%	
9	Exposure	1,126	1,961	5,116	11,583	24,480	34,029	26,391	13,185	5,003	1,133	212	124,219	
	Actual	0	3	8	24	68	154	173	156	124	68	26	804	
	Expected	0	2	7	23	71	159	223	196	123	54	18	876	
	Actual Rate	0.00%	0.15%	0.16%	0.21%	0.28%	0.45%	0.66%	1.18%	2.48%	6.00%	12.26%	0.65%	
	A/E %	0.00%	192.69%	120.94%	104.90%	95.95%	96.95%	77.46%	79.74%	100.66%	125.55%	142.00%	91.80%	
Total	Exposure	33,608	41,280	88,795	188,387	383,054	528,587	423,984	209,682	80,876	22,842	5,051	2,006,146	
	Actual	12	19	59	239	682	1,417	1,871	1,668	1,306	727	287	8,287	
	Expected	10	21	80	283	892	1,905	2,650	2,352	1,540	763	262	10,759	
	Actual Rate	0.04%	0.05%	0.07%	0.13%	0.18%	0.27%	0.44%	0.80%	1.61%	3.18%	5.68%	0.41%	
	A/E %	115.06%	90.52%	73.65%	84.57%	76.45%	74.37%	70.60%	70.91%	84.81%	95.25%	109.37%	77.02%	
Ultimate 10+	Exposure	1,324	2,956	8,702	20,802	46,384	62,552	52,689	29,821	12,675	3,411	564	241,880	
	Actual	1	3	10	59	155	305	525	607	511	289	88	2,553	
	Expected	1	3	15	55	192	428	661	677	496	255	66	2,850	
	Actual Rate	0.08%	0.10%	0.11%	0.28%	0.33%	0.49%	1.00%	2.04%	4.03%	8.47%	15.59%	1.06%	
	A/E %	153.99%	98.79%	65.94%	106.45%	80.57%	71.26%	79.40%	89.63%	103.02%	113.32%	133.50%	89.58%	
Ultimate 11+	Exposure	553	1,432	4,518	11,237	26,142	34,835	31,019	18,895	8,454	2,454	394	139,932	
	Actual	0	2	5	41	100	189	349	445	384	224	63	1,802	
	Expected	0	2	9	35	128	283	454	494	378	201	49	2,033	
	Actual Rate	0.00%	0.14%	0.11%	0.36%	0.38%	0.54%	1.13%	2.36%	4.54%	9.13%	16.01%	1.29%	
	A/E %	0.00%	118.81%	54.29%	117.63%	78.21%	66.89%	76.79%	90.13%	101.61%	111.22%	127.49%	88.62%	
Ultimate 12+	Exposure	174	549	2,123	5,488	13,511	17,617	16,875	11,246	5,341	1,686	257	74,867	
	Actual	0	1	1	25	58	108	220	309	262	168	46	1,198	
	Expected	0	1	5	21	81	177	297	343	274	150	35	1,384	
	Actual Rate	0.00%	0.18%	0.05%	0.46%	0.43%	0.61%	1.30%	2.75%	4.91%	9.97%	17.90%	1.60%	
	A/E %	0.00%	126.20%	18.84%	120.47%	71.56%	61.15%	74.05%	90.02%	95.52%	111.90%	133.23%	86.57%	
Ultimate 13+	Exposure	46	191	998	2,647	6,864	8,936	9,161	6,537	3,240	1,053	151	39,823	
	Actual	0	1	0	12	29	63	142	207	170	116	29	769	
	Expected	0	0	3	12	50	108	190	228	186	101	21	898	
	Actual Rate	0.00%	0.52%	0.00%	0.45%	0.42%	0.70%	1.55%	3.17%	5.25%	11.02%	19.19%	1.93%	
	A/E %	0.00%	285.08%	0.00%	100.53%	58.46%	58.54%	74.92%	90.92%	91.19%	115.15%	135.03%	85.60%	
Ultimate 16+	Exposure	2	4	36	104	323	488	572	446	205	64	5	2,249	
	Actual	0	0	0	2	3	6	21	25	20	12	1	90	
	Expected	0	0	0	1	3	8	15	20	15	8	1	71	
	Actual Rate	0.00%	0.00%	0.00%	1.92%	0.93%	1.23%	3.67%	5.61%	9.76%	18.88%	19.61%	4.00%	
	A/E %	0.00%	0.00%	0.00%	330.60%	97.92%	76.90%	136.64%	124.01%	132.16%	158.89%	118.34%	127.31%	
Ultimate 21+	Exposure	0	0	0	0	0	0	0	0	0	0	0	0	
	Actual	0	0	0	0	0	0	0	0	0	0	0	0	
	Expected	0	0	0	0	0	0	0	0	0	0	0	0	
	Actual Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	A/F %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

- Expected deaths are calculated by applying assumptions derived using data through June 30, 2014 to the exposures through June 30, 2015.

Attachment 6
Metropolitan Life Insurance Company
Comparison of Actual to Expected* Lapse
Experience through June 30, 2015

Individual Business				
Policy Duration	Exposure	Actual	Expected*	A/E %
1	250,497	11,006	12,525	88%
2	234,560	13,869	10,555	131%
3	223,545	9,584	8,942	107%
4	215,077	6,976	7,528	93%
5	205,553	6,112	5,139	119%
6	190,879	4,527	3,818	119%
7	172,920	3,219	3,113	103%
8	147,206	2,237	2,355	95%
9	124,240	1,589	1,864	85%
10	101,968	995	1,377	72%
11	65,085	684	814	84%
12	35,064	439	438	100%
13	19,871	371	248	149%
14	11,660	244	146	167%
15	6,055	165	76	218%
16	1,963	55	25	224%
17	283	18	4	508%
18	3	1	0	2516%
19	0	0	0	N/A
20	0	0	0	N/A
21	0	0	0	N/A
22	0	0	0	N/A
23	0	0	0	N/A
24	0	0	0	N/A
25	0	0	0	N/A
26	0	0	0	N/A
Total	2,006,430	62,091	58,964	105%

- Expected lapses are calculated by applying assumptions derived using data through June 30, 2014 to the exposures through June 30, 2015.

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL, LTC-PREM

State	Pre/Post Rate Stability	Prior Authorized Increase (Cumulative)	Annualized Premium as of 9/30/2016	Current Increase Request	Status	Date of Disposition	Authorized Increase	Prior/Current Authroized Increase (as of 2/3/2017)	Comments
Alabama	Both	86.44%	2,389,645	21.24%	Filed as Revised	12/9/2016	16.24%	116.72%	
Alaska	Both	86.44%	176,734	21.21%	Approved	12/8/2015	21.21%	125.98%	
Arizona	Post Only	18.00%	964,222	91.52%	Pending			18.00%	
Arizona	Pre Only	86.44%	2,814,568	21.21%	Disapproved	1/11/2017		86.44%	
Arkansas	Both	18.00%	423,296	91.52%	Approved	1/20/2017	25.00%	47.50%	
California	Both	15.00%	18,172,985	91.52%	Not yet filed			15.00%	5-yr rate guarantee until 3/1/2017
Colorado	Both	86.44%	2,935,741	21.21%	Disapproved	8/12/2016		86.44%	
Connecticut	Both	0.00%	3,746,375	126.00%	Approved	4/25/2016	57.39%	57.39%	
Delaware	Both	47.50%	644,960	53.22%	Filed	2/10/2017	24.54%	83.70%	Only 1st phase approved
District of Columbia	Both	29.80%	363,885	74.11%	Not yet filed			29.80%	In progress
Florida	Both	Varies by issue age	8,614,892	96.18%	Approved	1/12/2017	Varies by issue age	Varies by issue age	
Georgia	Both	26.50%	2,422,516	78.65%	Approved as Amended	7/13/2016	12.00%	41.68%	
Hawaii	Both	49.86%	1,852,623	50.80%	Not yet filed			49.86%	In progress
Idaho	Both	37.50%	384,980	64.36%	Pending			37.50%	
Illinois	Post Only	138.36%	8,858,843	N/A	Not Filing			138.36%	
Illinois	Pre Only	86.44%	645,800	21.21%	Pending			86.44%	
Indiana	Both	0.00%	2,446,623	126.00%	Pending			0.00%	
Iowa	Both	86.44%	2,835,990	21.21%	Pending			86.44%	
Kansas	Both	81.25%	2,211,268	24.69%	Not yet filed			81.25%	5-yr rate guarantee until 11/1/2019
Kentucky	Both	42.00%	2,231,235	59.15%	Pending			42.00%	
Louisiana	Both	18.00%	1,210,303	91.52%	Pending			18.00%	
Maine	Post Only	65.20%	1,191,973	36.81%	Pending			65.20%	
Maine	Pre Only	71.10%	300,311	32.08%	Pending			71.10%	
Maryland	Both	15.00%	525,614	15.00%	Received and Filed	5/4/2016	15.00%	32.25%	
Massachusetts	Both	10.00%	5,166,377	58.00%	Placed on File	1/20/2017	30.00%	43.00%	
Michigan	Both	86.44%	8,728,311	21.21%	Approved	2/24/2016	21.21%	125.98%	
Minnesota	Both	18.00%	3,180,283	91.52%	Not yet filed			18.00%	In progress
Mississippi	Both	47.50%	3,180,170	25.00%	Pending			47.50%	
Missouri	Both	48.21%	545,979	25.60%	Filed	1/14/2016	25.60%	86.15%	
Montana	Both	35.70%	4,622,510	66.54%	Not yet filed			35.70%	Planned in the 2nd/3rd qtr of 2017
Nebraska	Both	48.21%	202,889	25.60%	Approved	12/9/2015	25.60%	86.15%	
Nevada	Both	10.00%	1,076,054	105.45%	Not yet filed			10.00%	Planned in the 2nd/3rd qtr of 2017
New Hampshire	Both	57.06%	319,552	43.89%	Not yet filed			57.06%	In progress
New Jersey	Post Only	56.06%	1,213,963	44.82%	Approved	5/20/2016	24.23%	93.87%	
New Jersey	Pre Only	56.06%	437,146	44.82%	Approved	5/20/2016	15.76%	80.65%	
New Mexico	Both	18.00%	8,810,033	91.52%	Not yet filed			18.00%	Planned in the 2nd/3rd qtr of 2017
New York	Both	60.58%	571,013	40.73%	Not yet filed			60.58%	Planned in the 2nd/3rd qtr of 2017
North Carolina	Both	46.25%	23,215,940	54.52%	Pending			46.25%	
North Dakota	Both	32.25%	4,604,441	70.88%	Pending			32.25%	
Ohio	Both	51.04%	172,281	49.62%	Filed	3/7/2016	15.00%	73.70%	
Oklahoma	Both	37.50%	4,366,020	64.36%	Approved as Amended	11/29/2016	10.00%	51.25%	
Oregon	Both	69.92%	618,394	10.00%	Approved	1/22/2016	10.00%	86.91%	
Pennsylvania	Both	41.60%	2,522,337	59.60%	Approved	4/5/2016	20.00%	69.92%	
Rhode Island	Both	18.00%	8,592,579	91.52%	Not yet filed			18.00%	Planned in the 2nd/3rd qtr of 2017
South Carolina	Both	41.60%	1,271,170	59.60%	Approved as Amended	10/12/2016	20.00%	69.92%	
South Dakota	Both	86.44%	1,420,476	21.21%	Approved	1/18/2017	21.21%	125.98%	
Tennessee	Both	41.60%	399,507	59.60%	Approved	4/5/2016	59.60%	125.99%	
Texas	Both	42.00%	3,119,562	59.15%	Not yet filed			42.00%	In progress
Utah	Both	42.00%	5,807,715	59.15%	Rates Filed	1/9/2017	35.74%	92.75%	
Vermont	Both	0.00%	104,637	126.00%	Not yet filed			0.00%	Planned in the 2nd/3rd qtr of 2017
Virginia	Both	42.00%	648,954	59.15%	Pending			42.00%	
Washington	Both	86.44%	484,599	21.21%	Filed	9/1/2016	21.21%	125.98%	
West Virginia	Both	86.44%	6,117,901	21.22%	Not yet filed			86.44%	Planned in the 2nd/3rd qtr of 2017
Wisconsin	Both	86.44%	3,625,512	21.21%	Filed	8/16/2016	21.21%	125.98%	
Wyoming	Both	86.44%	583,477	21.21%	Not yet filed			86.44%	Planned in the 2nd/3rd qtr of 2017

Attachment 8
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0603
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%								4.48%	1.8066
	2003	16,596,317	121,917	0.7%	14,529	28,697,236	210,811	0.7%								4.48%	1.7291
	2004	30,493,806	880,294	2.9%	13,727	50,467,723	1,456,901	2.9%								4.48%	1.6550
	2005	27,951,257	2,315,046	8.3%	13,200	44,276,895	3,667,207	8.3%								4.48%	1.5841
	2006	25,370,326	1,962,526	7.7%	12,831	38,465,873	2,975,501	7.7%								4.48%	1.5162
	2007	23,963,802	4,859,980	19.4%	12,561	34,775,949	6,761,064	19.4%								4.48%	1.4512
	2008	23,121,871	3,926,316	17.0%	12,201	32,115,892	5,453,587	17.0%								4.48%	1.3890
	2009	22,026,219	4,239,965	19.2%	11,898	29,282,671	5,636,805	19.2%								4.48%	1.3294
	2010	21,149,597	5,971,616	28.2%	11,624	26,912,037	7,598,648	28.2%								4.48%	1.2725
	2011	24,228,270	5,456,278	22.5%	11,345	29,508,057	6,645,302	22.5%								4.48%	1.2179
	2012	27,551,273	4,646,443	16.9%	11,291	32,116,899	5,416,422	16.9%								4.48%	1.1657
2013	26,588,862	5,401,252	20.3%	11,061	29,666,438	6,026,441	20.3%								4.48%	1.1157	
2014	24,663,817	8,124,959	32.9%	10,927	26,330,025	8,676,820	32.9%								4.48%	1.0679	
2015	22,821,463	12,365,146	54.2%	10,749	23,326,877	12,638,991	54.2%								4.48%	1.0221	
Projected Future Experience	2016	22,750,439	11,458,938	50.4%	10,468	22,257,514	11,210,661	50.4%	1.3901	N/A	0.0261	0.0000	0.974	0.997	4.48%	0.9783	
	2017	21,824,446	12,948,314	59.3%	10,180	20,436,373	12,124,779	59.3%	1.3901	N/A	0.0275	0.0000	0.972	0.959	4.48%	0.9364	
	2018	20,872,128	14,635,597	70.1%	9,885	18,706,867	13,117,309	70.1%	1.3901	N/A	0.0290	0.0000	0.971	0.956	4.48%	0.8963	
	2019	19,923,086	16,545,094	83.0%	9,581	17,090,889	14,193,102	83.0%	1.3901	N/A	0.0308	0.0000	0.969	0.955	4.48%	0.8578	
	2020	18,994,728	18,685,360	98.4%	9,268	15,596,059	15,342,046	98.4%	1.3901	N/A	0.0326	0.0000	0.967	0.953	4.48%	0.8211	
	2021	18,072,673	21,050,255	116.5%	8,948	14,202,929	16,542,947	116.5%	1.3901	N/A	0.0346	0.0000	0.965	0.951	4.48%	0.7859	
	2022	17,146,946	23,641,857	137.9%	8,619	12,897,812	17,783,238	137.9%	1.3901	N/A	0.0368	0.0000	0.963	0.949	4.48%	0.7522	
	2023	16,213,628	26,449,404	163.1%	8,282	11,673,019	19,042,277	163.1%	1.3901	N/A	0.0390	0.0000	0.961	0.946	4.48%	0.7200	
	2024	15,275,995	29,446,963	192.8%	7,939	10,526,554	20,291,644	192.8%	1.3901	N/A	0.0415	0.0000	0.959	0.942	4.48%	0.6891	
	2025	14,352,412	32,612,084	227.2%	7,589	9,466,193	21,509,435	227.2%	1.3901	N/A	0.0441	0.0000	0.956	0.940	4.48%	0.6596	
	2026	13,434,978	35,902,350	267.2%	7,234	8,481,275	22,664,548	267.2%	1.3901	N/A	0.0468	0.0000	0.953	0.936	4.48%	0.6313	
	2027	12,522,676	39,258,202	313.5%	6,874	7,566,501	23,720,745	313.5%	1.3901	N/A	0.0497	0.0000	0.950	0.932	4.48%	0.6042	
	2028	11,620,272	42,620,383	366.8%	6,511	6,730,289	24,648,415	366.8%	1.3901	N/A	0.0528	0.0000	0.947	0.928	4.48%	0.5783	
	2029	10,731,280	45,924,733	428.0%	6,146	5,940,143	25,420,965	428.0%	1.3901	N/A	0.0561	0.0000	0.944	0.923	4.48%	0.5535	
	2030	9,852,268	49,118,427	498.5%	5,780	5,219,818	26,023,372	498.5%	1.3901	N/A	0.0595	0.0000	0.941	0.918	4.48%	0.5298	
	2031	9,009,064	52,101,809	578.3%	5,416	4,568,488	26,420,781	578.3%	1.3901	N/A	0.0630	0.0000	0.937	0.914	4.48%	0.5071	
	2032	8,200,153	54,792,279	668.2%	5,055	3,980,050	26,594,140	668.2%	1.3901	N/A	0.0668	0.0000	0.933	0.910	4.48%	0.4854	
	2033	7,424,236	57,131,691	769.5%	4,698	3,448,991	26,541,007	769.5%	1.3901	N/A	0.0706	0.0000	0.929	0.905	4.48%	0.4646	
	2034	6,685,339	59,071,008	883.6%	4,348	2,972,607	26,255,867	883.6%	1.3901	N/A	0.0745	0.0000	0.925	0.900	4.48%	0.4446	
	2035	5,984,947	60,544,434	1011.6%	4,005	2,547,070	25,756,890	1011.6%	1.3901	N/A	0.0788	0.0000	0.921	0.895	4.48%	0.4256	
	2036	5,327,107	61,475,425	1154.0%	3,673	2,169,966	25,041,656	1154.0%	1.3901	N/A	0.0829	0.0000	0.917	0.890	4.48%	0.4073	
	2037	4,713,981	61,895,367	1313.0%	3,352	1,837,905	24,132,004	1313.0%	1.3901	N/A	0.0874	0.0000	0.913	0.885	4.48%	0.3899	
	2038	4,145,933	61,756,124	1489.6%	3,044	1,547,146	23,045,652	1489.6%	1.3901	N/A	0.0918	0.0000	0.908	0.879	4.48%	0.3732	
	2039	3,623,809	61,017,262	1683.8%	2,751	1,294,339	21,793,924	1683.8%	1.3901	N/A	0.0962	0.0000	0.904	0.874	4.48%	0.3572	
	2040	3,147,806	59,738,299	1897.8%	2,474	1,076,129	20,422,518	1897.8%	1.3901	N/A	0.1008	0.0000	0.899	0.869	4.48%	0.3419	
	2041	2,717,210	57,964,518	2133.2%	2,213	899,106	19,966,727	2133.2%	1.3901	N/A	0.1055	0.0000	0.895	0.863	4.48%	0.3272	
	2042	2,330,661	55,757,909	2392.4%	1,969	729,933	17,462,860	2392.4%	1.3901	N/A	0.1101	0.0000	0.890	0.858	4.48%	0.3132	
	2043	1,986,471	53,190,659	2677.6%	1,744	595,470	15,944,577	2677.6%	1.3901	N/A	0.1147	0.0000	0.885	0.852	4.48%	0.2998	
	2044	1,682,601	50,319,851	2990.6%	1,536	482,761	14,437,457	2990.6%	1.3901	N/A	0.1192	0.0000	0.881	0.847	4.48%	0.2869	
	2045	1,416,269	47,225,527	3334.5%	1,346	388,929	12,968,863	3334.5%	1.3901	N/A	0.1238	0.0000	0.876	0.842	4.48%	0.2746	
	2046	1,184,346	43,979,720	3713.4%	1,173	311,299	11,559,826	3713.4%	1.3901	N/A	0.1283	0.0000	0.872	0.836	4.48%	0.2628	
	2047	983,796	40,644,286	4131.4%	1,017	247,501	10,225,206	4131.4%	1.3901	N/A	0.1329	0.0000	0.867	0.831	4.48%	0.2516	
	2048	812,153	37,275,667	4589.7%	877	195,562	8,975,770	4589.7%	1.3901	N/A	0.1373	0.0000	0.863	0.826	4.48%	0.2408	
	2049	666,346	33,936,318	5092.9%	753	153,575	7,821,405	5092.9%	1.3901	N/A	0.1420	0.0000	0.858	0.820	4.48%	0.2305	
	2050	543,517	30,673,814	5643.6%	643	119,897	6,766,460	5643.6%	1.3901	N/A	0.1459	0.0000	0.854	0.816	4.48%	0.2206	
	2051	440,806	27,533,404	6246.2%	546	93,071	5,813,362	6246.2%	1.3901	N/A	0.1503	0.0000	0.850	0.811	4.48%	0.2111	
	2052	355,482	24,560,801	6909.1%	462	71,839	4,963,451	6909.1%	1.3901	N/A	0.1550	0.0000	0.845	0.806	4.48%	0.2021	
	2053	285,124	21,771,078	7635.6%	388	55,150	4,211,094	7635.6%	1.3901	N/A	0.1592	0.0000	0.841	0.802	4.48%	0.1934	
	2054	227,552	19,155,832	8418.2%	325	42,128	3,546,416	8418.2%	1.3901	N/A	0.1621	0.0000	0.838	0.798	4.48%	0.1851	
	2055	180,702	16,765,725	9278.1%	271	32,020	2,970,878	9278.1%	1.3901	N/A	0.1665	0.0000	0.834	0.794	4.48%	0.1772	
2056	142,610	14,574,781	10205.7%	225	24,221	2,471,942	10205.7%	1.3901	N/A	0.1708	0.0000	0.829	0.790	4.48%	0.1696		
2057	112,377	12,614,490	11225.2%	185	18,243	2,047,763	11225.2%	1.3901	N/A	0.1758	0.0000	0.824	0.787	4.48%	0.1623		
2058	88,142	10,851,836	12311.7%	152	13,695	1,686,114	12311.7%	1.3901	N/A	0.1782	0.0000	0.822	0.784	4.48%	0.1554		
2059	68,932	9,297,440	13487.9%	125	10,251	1,382,677	13487.9%	1.3901	N/A	0.1816	0.0000	0.818	0.782	4.48%	0.1487		
2060	53,739	7,933,627	14763.1%	102	7,649	1,129,283	14763.1%	1.3901	N/A	0.1837	0.0000	0.816	0.780	4.48%	0.1423		
2061	41,785	6,742,379	16135.8%	82	5,693	918,582	16135.8%	1.3901	N/A	0.1897	0.0000	0.810	0.778	4.48%	0.1362		
2062	32,415	5,709,313	17613.3%	67	4,227	744,496	17613.3%	1.3901	N/A	0.1901	0.0000	0.810	0.776	4.48%	0.1304		
2063	25,089	4,811,983	19179.6%	54	3,131	600,588	19179.6%	1.3901	N/A	0.1944	0.0000	0.806	0.774	4.48%	0.1248		
2064	19,398	4,032,887	20790.3%	43	2,317	481,773	20790.3%	1.3901	N/A	0.1957	0.0000	0.804	0.773	4.48%	0.1195		
2065	14,956	3,366,388	22508.2%	35	1,710	384,914	22508.2%	1.3901	N/A	0.2023	0.0000	0.798	0.771				

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Without Adjustment for Policy Lapses and Benefit Downgrades Associated with Proposed Rate Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse				Policy Persistence
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	2.0603
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%	-	-	-	-	-	-	4.48%	1.8066
	2003	16,596,317	121,917	0.7%	14,529	28,697,236	210,811	0.7%	-	-	-	-	-	-	4.48%	1.7291
	2004	30,493,806	880,294	2.9%	13,727	50,467,723	1,456,901	2.9%	-	-	-	-	-	-	4.48%	1.6550
	2005	27,951,257	2,315,046	8.3%	13,200	44,276,895	3,667,207	8.3%	-	-	-	-	-	-	4.48%	1.5841
	2006	25,370,326	1,962,504	7.7%	12,831	38,465,873	2,975,501	7.7%	-	-	-	-	-	-	4.48%	1.5162
	2007	23,963,802	4,658,990	19.4%	12,561	34,775,949	6,761,064	19.4%	-	-	-	-	-	-	4.48%	1.4512
	2008	23,121,871	3,926,316	17.0%	12,201	32,115,892	5,453,587	17.0%	-	-	-	-	-	-	4.48%	1.3890
	2009	22,026,219	4,239,965	19.2%	11,898	29,282,671	5,636,805	19.2%	-	-	-	-	-	-	4.48%	1.3294
	2010	21,149,597	5,971,616	28.2%	11,624	26,912,037	7,598,648	28.2%	-	-	-	-	-	-	4.48%	1.2725
	2011	24,228,270	5,456,278	22.5%	11,345	29,508,057	6,645,302	22.5%	-	-	-	-	-	-	4.48%	1.2179
	2012	27,551,273	4,646,443	16.9%	11,291	32,116,899	5,416,422	16.9%	-	-	-	-	-	-	4.48%	1.1657
2013	26,588,662	5,401,262	20.3%	11,061	29,666,438	6,026,441	20.3%	-	-	-	-	-	-	4.48%	1.1157	
2014	24,663,817	8,124,959	32.9%	10,927	26,339,025	8,676,820	32.9%	-	-	-	-	-	-	4.48%	1.0679	
2015	22,821,463	12,365,146	54.2%	10,749	23,326,877	12,638,991	54.2%	-	-	-	-	-	-	4.48%	1.0221	
Projected Future Experience	2016	22,750,439	11,458,938	50.4%	10,468	22,257,514	11,210,661	50.4%	1.3901	1.0000	0.0261	1.0000	0.974	0.997	4.48%	0.9783
	2017	23,975,973	12,948,314	54.0%	10,180	22,451,059	12,124,779	54.0%	1.5271	1.0000	0.0275	1.0000	0.972	0.959	4.48%	0.9364
	2018	32,146,302	14,635,597	45.5%	9,885	28,811,465	13,117,309	45.5%	1.2410	1.0000	0.0290	1.0000	0.971	0.956	4.48%	0.8963
	2019	31,707,091	16,545,094	52.2%	9,581	27,200,150	14,193,102	52.2%	2.2123	1.0000	0.0308	1.0000	0.969	0.955	4.48%	0.8578
	2020	30,230,109	16,685,360	61.8%	9,268	24,821,128	15,342,046	61.8%	2.2123	1.0000	0.0326	1.0000	0.967	0.953	4.48%	0.8211
	2021	28,762,659	21,050,255	73.2%	8,948	22,603,962	16,542,947	73.2%	2.2123	1.0000	0.0346	1.0000	0.965	0.951	4.48%	0.7859
	2022	27,289,365	23,641,857	86.6%	8,619	20,526,868	17,783,238	86.6%	2.2123	1.0000	0.0368	1.0000	0.963	0.949	4.48%	0.7522
	2023	25,803,989	26,449,404	102.5%	8,282	18,577,610	19,042,277	102.5%	2.2123	1.0000	0.0390	1.0000	0.961	0.946	4.48%	0.7200
	2024	24,311,745	29,446,963	121.1%	7,939	16,753,011	20,291,644	121.1%	2.2123	1.0000	0.0415	1.0000	0.959	0.942	4.48%	0.6891
	2025	22,841,864	32,612,084	142.8%	7,589	15,065,447	21,509,435	142.8%	2.2123	1.0000	0.0441	1.0000	0.956	0.940	4.48%	0.6596
	2026	21,381,768	35,902,350	167.9%	7,234	13,497,950	22,664,548	167.9%	2.2123	1.0000	0.0468	1.0000	0.953	0.936	4.48%	0.6313
	2027	19,929,839	39,258,202	197.0%	6,874	12,042,086	23,720,745	197.0%	2.2123	1.0000	0.0497	1.0000	0.950	0.932	4.48%	0.6042
	2028	18,493,663	42,620,383	230.5%	6,511	10,695,340	24,648,415	230.5%	2.2123	1.0000	0.0528	1.0000	0.947	0.928	4.48%	0.5783
	2029	17,078,832	45,924,733	268.9%	6,146	9,453,738	25,420,965	268.9%	2.2123	1.0000	0.0561	1.0000	0.944	0.923	4.48%	0.5535
	2030	15,679,884	49,118,427	313.3%	5,780	8,307,340	26,023,372	313.3%	2.2123	1.0000	0.0595	1.0000	0.941	0.918	4.48%	0.5298
	2031	14,337,926	52,101,809	363.4%	5,416	7,270,749	26,420,781	363.4%	2.2123	1.0000	0.0630	1.0000	0.937	0.914	4.48%	0.5071
	2032	13,050,544	54,792,279	419.8%	5,055	6,334,250	26,594,140	419.8%	2.2123	1.0000	0.0668	1.0000	0.933	0.910	4.48%	0.4854
	2033	11,815,671	57,131,691	483.5%	4,698	5,489,069	26,541,007	483.5%	2.2123	1.0000	0.0706	1.0000	0.929	0.905	4.48%	0.4646
	2034	10,639,717	59,071,008	555.2%	4,348	4,730,904	26,265,667	555.2%	2.2123	1.0000	0.0745	1.0000	0.925	0.900	4.48%	0.4446
	2035	9,524,883	60,544,434	635.6%	4,005	4,053,661	25,766,890	635.6%	2.2123	1.0000	0.0788	1.0000	0.921	0.895	4.48%	0.4256
	2036	8,478,091	61,475,425	725.1%	3,673	3,453,501	25,041,656	725.1%	2.2123	1.0000	0.0829	1.0000	0.917	0.890	4.48%	0.4073
	2037	7,502,301	61,895,367	825.0%	3,352	2,925,026	24,132,004	825.0%	2.2123	1.0000	0.0874	1.0000	0.913	0.885	4.48%	0.3899
	2038	6,598,253	61,756,124	935.9%	3,044	2,462,283	23,045,652	935.9%	2.2123	1.0000	0.0918	1.0000	0.908	0.879	4.48%	0.3732
	2039	5,767,292	61,017,262	1058.0%	2,751	2,059,940	21,793,924	1058.0%	2.2123	1.0000	0.0962	1.0000	0.904	0.874	4.48%	0.3572
	2040	5,009,733	59,738,299	1192.4%	2,474	1,712,660	20,422,518	1192.4%	2.2123	1.0000	0.1008	1.0000	0.899	0.869	4.48%	0.3419
	2041	4,324,439	57,964,518	1340.4%	2,213	1,415,017	18,966,727	1340.4%	2.2123	1.0000	0.1055	1.0000	0.895	0.863	4.48%	0.3272
	2042	3,709,247	55,757,909	1503.2%	1,969	1,161,688	17,462,660	1503.2%	2.2123	1.0000	0.1101	1.0000	0.890	0.858	4.48%	0.3132
	2043	3,161,469	53,190,659	1682.5%	1,744	947,691	15,944,577	1682.5%	2.2123	1.0000	0.1147	1.0000	0.885	0.852	4.48%	0.2998
	2044	2,677,860	50,319,851	1879.1%	1,536	768,315	14,437,457	1879.1%	2.2123	1.0000	0.1192	1.0000	0.881	0.847	4.48%	0.2869
	2045	2,253,992	47,225,527	2095.2%	1,346	618,981	12,968,863	2095.2%	2.2123	1.0000	0.1238	1.0000	0.876	0.842	4.48%	0.2746
	2046	1,884,887	43,979,720	2333.3%	1,173	495,432	11,559,826	2333.3%	2.2123	1.0000	0.1283	1.0000	0.872	0.836	4.48%	0.2628
	2047	1,565,711	40,644,286	2595.9%	1,017	393,898	10,225,206	2595.9%	2.2123	1.0000	0.1329	1.0000	0.867	0.831	4.48%	0.2516
	2048	1,292,542	37,275,667	2883.9%	877	311,237	8,975,770	2883.9%	2.2123	1.0000	0.1373	1.0000	0.863	0.826	4.48%	0.2408
	2049	1,060,490	33,936,318	3200.1%	753	244,414	7,821,405	3200.1%	2.2123	1.0000	0.1420	1.0000	0.859	0.820	4.48%	0.2305
	2050	865,007	30,673,814	3546.1%	643	190,815	6,766,460	3546.1%	2.2123	1.0000	0.1459	1.0000	0.854	0.816	4.48%	0.2206
	2051	701,542	27,533,404	3924.7%	546	148,123	5,813,362	3924.7%	2.2123	1.0000	0.1503	1.0000	0.850	0.811	4.48%	0.2111
	2052	565,750	24,560,801	4341.3%	462	114,332	4,963,451	4341.3%	2.2123	1.0000	0.1550	1.0000	0.845	0.806	4.48%	0.2021
	2053	453,775	21,771,078	4797.8%	388	87,772	4,211,094	4797.8%	2.2123	1.0000	0.1592	1.0000	0.841	0.802	4.48%	0.1934
	2054	362,149	19,155,832	5289.5%	325	67,046	3,546,416	5289.5%	2.2123	1.0000	0.1621	1.0000	0.838	0.798	4.48%	0.1851
	2055	287,588	16,765,725	5829.8%	271	50,960	2,970,878	5829.8%	2.2123	1.0000	0.1665	1.0000	0.834	0.794	4.48%	0.1772
	2056	227,283	14,574,781	6412.6%	225	38,548	2,471,942	6412.6%	2.2123	1.0000	0.1708	1.0000	0.829	0.790	4.48%	0.1696
	2057	178,848	12,614,490	7053.2%	185	29,033	2,047,763	7053.2%	2.2123	1.0000	0.1758	1.0000	0.824	0.787	4.48%	0.1623
	2058	140,279	10,851,836	7735.9%	152	21,796	1,686,114	7735.9%	2.2123	1.0000	0.1782	1.0000	0.822	0.784	4.48%	0.1554
	2059	109,705	9,297,440	8475.0%	125	16,315	1,382,677	8475.0%	2.2123	1.0000	0.1816	1.0000	0.818	0.782	4.48%	0.1487
	2060	85,526	7,933,627	9276.2%	102	12,174	1,129,283	9276.2%	2.2123	1.0000	0.1837	1.0000	0.816	0.780	4.48%	0.1423
	2061	66,501	6,742,379	10138.8%	82	9,060	918,582	10138.8%	2.2123	1.0000	0.1897	1.0000	0.810	0.778	4.48%	0.1362
2062	51,588	5,709,313	11067.1%	67	6,727	744,496	11067.1%	2.2123	1.0000	0.1901	1.0000	0.810	0.776	4.48%	0.1304	
2063	39,925	4,811,983	12051.3%	54	4,984	589,894	12051.3%	2.2123	1.0000	0.1946	1.0000	0.806	0.774	4.48%	0.1248	
2064																

Exhibit II*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Without Adjustment for Policy Lapses and Benefit Downgrades Associated with Proposed Rate Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies Issued Before October 1, 2003

1) Greater of 60% or the lifetime loss ratio used in the original pricing	63%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2015	548,655,843
3) Loss Ratio under Original Premium Schedule: (1) x (2)	345,653,181
4) Present Value of Premium Increase as of December 31, 2015	103,995,700
5) 80% of Premium Increase: 0.80 x (4)	83,196,560
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	428,849,741
7) Present Value of Projected Lifetime Incurred Claims	762,649,313
8) Test: 7 is not less than 6	TRUE

* Reflecting new standard for Pre-Rate Stability Policies under Section 14VAC5-200-150 that became effective on September 1, 2015.

Nonforfeiture Coverage Rider (LTC-NF-VA) Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
Less than 40	1.20
40-49	1.19
50-59	1.17
60-69	1.15
70-79	1.13
80 and over	1.11

Metropolitan Life Insurance Company
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Tel 860-656-3809
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Gina Jisonna
Sr. Product Consultant

April 24, 2017

Janet Houser
Virginia Bureau of Insurance
State Corporation Commission
1300 East Main Street
Richmond, VA 23219

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-VA, et al.
SERFF Tracking # - META-130643279

Dear Ms. Houser:

Thank you for your response dated December 8, 2016. Here are the answers to your questions:

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Because policy forms with the same form number may only be reviewed and filed once, please remove this letter to Supporting Documentation. The review of this letter is being handled under SERFF tracking number META-130643303.

We have removed this letter from Supporting Documentation in SERFF.

Objection 2

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 1, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBLVA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 2, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBLVA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Pre-RS Phase 3, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBLVA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Post-RS Phase 1, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBLVA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Post-RS Phase 2, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBLVA, LTC-NF-VA] (Rate)

- VA_VIP1_rates_59.15% Increase Post-RS Phase 3, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-CBLVA, LTC-NF-VA] (Rate)

Comments: In reviewing the previous rate filing MILL-125913535, forms LTC-CBL-VA and LTC-NF-VA do not appear. In our review, we have found that both forms were approved in 2002 and neither has had a rate increase. Do you agree? Please attach a copy of the original rates for these two forms to Supporting Documentation.

We cannot find the rates for these two riders on the rate attachments in the Rate/Rule Schedule. Please attach.

Yes, we agree that neither rider has had a rate increase. We have attached in the Rate/Rule Schedule a copy of the original rates for LTC-NF-VA from the Act Memo previously filed. There are no rates associated with LTC-CBL-VA.

Objection 3

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please attach a copy of the Coverage Change form to Supporting Documentation.

The coverage change form has been included in Supporting Documentation.

Objection 4

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for your reply to our objection regarding the Long Term Care Rate Request Summary. Although the information explaining the reason for the rate increase is found in the Actuarial Memorandum, our objection has not been resolved.

Please attach a brief narrative to the LTC summary. This form will be available on our website for consumers to view and obtain an explanation for the rate increase. It should be presented in consumer friendly language and explain what assumptions have changed and why since the policy was initially priced and what effect this has on rates. Also, the form should be updated to reflect all the form numbers affected by this rate increase.

A brief narrative has been added to the LTC Rate Request Summary as page 2.

Objection 5

- call center scripting (Supporting Document)

Comments: Thank you for providing the call center scripting. In reviewing this, there are concerns as follows:

5A should clearly state for Virginia, the policyholder will receive at least a 75 day notice prior to the rate implementation. Although the company does have the right to request rate increases, item 7 should include a comment that any rate increase would be subject to review and approval of the Virginia State Corporation Commission.

Item 13 should be expanded to include that in no event will the paid up value exceed the maximum benefit would be payable if the policy had remained in a premium paying status.

The call center scripting has been updated as requested. Changes are shown in red to be easily identified.

Objection 6

- Ideal Policy (Supporting Document)

Comments: Comments:

Thank you for the information regarding how the policy is updated. This is currently under review and if there are any concerns, we will notify you as soon as possible.

Thank you for your continued review.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

1. Comments: Please update all projections to include experience through 12/31/2015.

Please see Exhibit I (nationwide) and Attachment 1 (Virginia) projections updated to include experience through 12/31/2015.

2. Please provide in Excel format a loss ratio exhibit assuming the requested premiums had been in effect from inception of the policies.

Please see Attachments 3 and 4.

3. Please provide in Excel format a projection of future experience utilizing the actual policies in force at the projection date, but utilizing original assumptions for mortality, lapse, morbidity and interest from the projection date forward and utilizing the original premium scale excluding all rate increases, even if already approved.

Please see Attachment 5.

4. *Please provide an A/E analysis on each assumption (morbidity, mortality, lapse) with expected on both original and current assumption basis.*

Please see Attachment 6.

5. *Please provide in Excel format an exhibit showing all previous rate increases, status of existing rate increase requests in each state, and the cumulative approved increase in each state. Also include the in force annualized premium for each state.*

Please see Attachment 7.

6. *Please provide a detailed explanation of the source data and actuarial review performed in setting each assumption. If outside data sources were utilized, please discuss any adjustments made to reflect the company's unique business.*

MetLife performs Experience Studies annually, which are reviewed internally by LTC and senior management, MetLife's risk management, and corporate actuary. The Study is then audited for data controls, processes, and results by our external auditors. In general, the best-estimate for each assumption was determined based on the actual experience of each block of business (e.g. IB block). For certain items wherein experience was not deemed fully credible, past experience is supplemented with experience on other blocks of business.

7. *Please provide a discussion of the credibility of the data underlying the current assumptions.*

All projection assumptions, including morbidity, are taken directly from the Experience Study performed each year. In general, the assumptions used in all projections reflect historical experience within a non-material degree of tolerance. Some actuarial judgment is used in areas where credibility or trending requires adjustment, but the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Claim costs are primarily driven by incidence and claim termination (continuance) assumptions. For incidence rates, experience is only credible to allow the assumptions to be set based on gender, site of care and block of business (e.g. Individual Business). Actual claims are volatile year over year within single policy forms. Such volatility is less dramatic when the policy series under the same business block (individual business with common underwriting, sales practices, and policy benefits) are aggregated, which is the basis of MetLife's development of the assumptions. We believe the combined experience of these policy forms to be a sufficiently homogenous risk pool such that we are in compliance with ASOP 25[1], particularly sections 3.1 through 3.5.

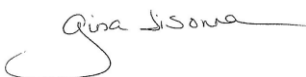
Note that statutory and GAAP valuation, GAAP loss recognition testing and statutory asset adequacy testing use the same set of best estimate assumptions (with provisions for adverse deviations added per regulation as may be required. As with the Experience Study best estimate assumptions, all valuation and reporting data and processes are management reviewed and externally audited.

8. *Both the 60/80 test for pre-stability and the 58/85 test for post-stability must use projections which do not include benefit downgrades or anti-selective lapses. Please revise these tests and provide supporting exhibits.*

Please see Attachments 8 and 9.

Thank you for your attention to this filing.

Sincerely,



Gina Jisonna

Exhibit I (Revised)
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With No Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A									4.48%	2.0803
	2000	-	-	N/A	-	-	-	N/A									4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A									4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%									4.48%	1.8066
	2003	16,598,792	121,942	0.7%	14,532	28,701,516	210,854	0.7%									4.48%	1.7291
	2004	30,499,650	880,415	2.9%	13,730	50,477,395	1,457,100	2.9%									4.48%	1.6550
	2005	27,956,595	2,315,428	8.3%	13,202	44,285,351	3,667,812	8.3%									4.48%	1.5841
	2006	25,375,163	1,962,851	7.7%	12,834	38,473,207	2,976,025	7.7%									4.48%	1.5152
	2007	23,988,370	4,659,870	19.4%	12,563	34,782,578	6,792,341	19.4%									4.48%	1.4512
	2008	23,126,273	3,928,924	17.0%	12,203	32,122,006	5,454,431	17.0%									4.48%	1.3890
	2009	22,030,409	4,240,654	19.2%	11,900	29,288,242	5,637,720	19.2%									4.48%	1.3294
	2010	21,153,623	5,972,876	28.2%	11,626	26,917,160	7,600,251	28.2%									4.48%	1.2725
	2011	24,232,881	5,457,358	22.5%	11,347	29,513,673	6,646,617	22.5%									4.48%	1.2179
Projected Future Experience	2012	27,556,513	4,647,468	16.9%	11,293	32,123,007	5,417,618	16.9%									4.48%	1.1657
	2013	26,593,916	5,255,144	20.3%	11,063	29,872,078	6,027,425	20.3%									4.48%	1.1157
	2014	24,668,510	8,126,428	32.9%	10,929	26,344,036	8,678,389	32.9%									4.48%	1.0679
	2015	22,825,852	12,367,448	54.2%	10,751	23,331,364	12,641,344	54.2%									4.48%	1.0221
	2016	22,754,760	11,461,033	50.4%	10,470	22,261,741	11,212,711	50.4%	1.3901	N/A			0.0261	0.0000	0.974	0.997	4.48%	0.9783
	2017	21,828,596	12,950,686	59.3%	10,182	20,440,260	12,127,000	59.3%	1.3901	N/A			0.0275	0.0000	0.972	0.959	4.48%	0.9364
	2018	20,876,102	14,638,284	70.1%	9,886	18,710,429	13,119,718	70.1%	1.3901	N/A			0.0290	0.0000	0.971	0.956	4.48%	0.8963
	2019	19,928,881	16,548,141	83.0%	9,582	17,094,145	14,195,715	83.0%	1.3901	N/A			0.0308	0.0000	0.969	0.955	4.48%	0.8578
	2020	18,988,911	18,681,175	98.4%	9,270	15,599,613	15,344,879	98.4%	1.3901	N/A			0.0326	0.0000	0.963	0.953	4.48%	0.8211
	2021	18,076,124	21,054,155	116.5%	8,949	14,205,641	16,546,012	116.5%	1.3901	N/A			0.0346	0.0000	0.965	0.951	4.48%	0.7859
	2022	17,150,225	23,646,252	137.9%	8,620	12,900,278	17,786,544	137.9%	1.3901	N/A			0.0368	0.0000	0.963	0.949	4.48%	0.7522
	2023	16,216,732	26,454,337	163.1%	8,284	11,675,254	19,045,829	163.1%	1.3901	N/A			0.0390	0.0000	0.961	0.946	4.48%	0.7200
	2024	15,278,923	29,452,476	192.8%	7,940	10,528,572	20,295,443	192.8%	1.3901	N/A			0.0415	0.0000	0.959	0.942	4.48%	0.6891
	2025	14,355,168	32,618,213	227.2%	7,590	9,468,010	21,513,477	227.2%	1.3901	N/A			0.0441	0.0000	0.956	0.940	4.48%	0.6596
	2026	13,437,562	35,909,122	267.2%	7,235	8,482,906	22,668,823	267.2%	1.3901	N/A			0.0468	0.0000	0.953	0.936	4.48%	0.6313
	2027	12,525,087	39,265,633	313.5%	6,875	7,567,957	23,725,235	313.5%	1.3901	N/A			0.0497	0.0000	0.950	0.932	4.48%	0.6042
	2028	11,622,513	42,626,479	366.8%	6,512	6,721,585	24,653,997	366.8%	1.3901	N/A			0.0528	0.0000	0.947	0.928	4.48%	0.5783
	2029	10,733,352	45,933,486	428.0%	6,147	5,941,290	25,425,810	428.0%	1.3901	N/A			0.0561	0.0000	0.944	0.923	4.48%	0.5535
	2030	9,854,174	49,127,817	498.5%	5,781	5,220,827	26,028,347	498.5%	1.3901	N/A			0.0595	0.0000	0.941	0.918	4.48%	0.5298
	2031	9,010,810	52,111,801	578.3%	5,417	4,569,374	26,425,848	578.3%	1.3901	N/A			0.0630	0.0000	0.937	0.914	4.48%	0.5071
	2032	8,201,744	54,802,818	668.2%	5,055	3,980,822	26,599,255	668.2%	1.3901	N/A			0.0668	0.0000	0.933	0.910	4.48%	0.4854
	2033	7,425,678	57,142,710	769.5%	4,699	3,449,661	26,546,126	769.5%	1.3901	N/A			0.0706	0.0000	0.929	0.905	4.48%	0.4646
	2034	6,686,640	59,062,433	883.6%	4,348	2,973,185	26,270,747	883.6%	1.3901	N/A			0.0745	0.0000	0.925	0.900	4.48%	0.4446
	2035	5,986,013	60,586,175	1,011.6%	4,006	2,547,566	25,771,887	1,011.6%	1.3901	N/A			0.0788	0.0000	0.921	0.895	4.48%	0.4256
	2036	5,328,147	61,487,375	1,154.0%	3,673	2,170,390	25,046,524	1,154.0%	1.3901	N/A			0.0829	0.0000	0.917	0.890	4.48%	0.4073
	2037	4,714,903	61,907,428	1,313.0%	3,353	1,838,265	24,136,706	1,313.0%	1.3901	N/A			0.0874	0.0000	0.913	0.885	4.48%	0.3899
	2038	4,146,745	61,768,187	1,489.6%	3,045	1,547,449	23,050,154	1,489.6%	1.3901	N/A			0.0918	0.0000	0.908	0.879	4.48%	0.3732
	2039	3,624,520	61,029,209	1,683.8%	2,752	1,294,593	21,798,191	1,683.8%	1.3901	N/A			0.0962	0.0000	0.904	0.874	4.48%	0.3572
	2040	3,148,424	59,750,023	1,897.8%	2,474	1,076,341	20,426,526	1,897.8%	1.3901	N/A			0.1008	0.0000	0.899	0.869	4.48%	0.3419
	2041	2,717,744	57,975,919	2,133.2%	2,214	889,280	19,970,458	2,133.2%	1.3901	N/A			0.1055	0.0000	0.895	0.863	4.48%	0.3272
	2042	2,331,122	55,768,890	2,392.4%	1,970	730,077	17,466,101	2,392.4%	1.3901	N/A			0.1101	0.0000	0.890	0.858	4.48%	0.3132
	2043	1,986,863	53,201,163	2,677.6%	1,744	595,587	15,947,726	2,677.6%	1.3901	N/A			0.1147	0.0000	0.885	0.852	4.48%	0.2998
	2044	1,682,933	50,329,806	2,990.6%	1,536	482,857	14,440,314	2,990.6%	1.3901	N/A			0.1192	0.0000	0.881	0.847	4.48%	0.2869

Exhibit I (Revised)
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Loss Ratio	Premium		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A									4.48%	2.0803
	2000	-	-	N/A	-	-	-	N/A									4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A									4.48%	1.8875
	2002	1,496,379	-	0.0%	3,208	2,703,312	-	0.0%									4.48%	1.8066
	2003	16,598,792	121,942	0.7%	14,532	28,701,516	210,854	0.7%									4.48%	1.7291
	2004	30,499,650	880,415	2.9%	13,730	50,477,395	1,457,100	2.9%									4.48%	1.6550
	2005	27,956,595	2,315,428	8.3%	13,202	44,285,351	3,667,812	8.3%									4.48%	1.5841
	2006	25,375,163	1,962,951	7.7%	12,834	38,473,207	2,976,025	7.7%									4.48%	1.5152
	2007	23,969,370	4,659,870	19.4%	12,563	34,782,578	6,762,341	19.4%									4.48%	1.4512
	2008	23,126,273	3,926,924	17.0%	12,203	32,122,006	5,454,431	17.0%									4.48%	1.3890
	2009	22,030,409	4,240,654	19.2%	11,900	29,288,242	5,637,720	19.2%									4.48%	1.3294
	2010	21,153,623	5,972,876	28.2%	11,626	26,917,160	7,600,251	28.2%									4.48%	1.2725
	2011	24,232,881	5,457,358	22.5%	11,347	29,513,673	6,646,617	22.5%									4.48%	1.2179
Projected Future Experience	2012	27,556,513	4,647,468	16.9%	11,293	32,123,007	5,417,618	16.9%									4.48%	1.1657
	2013	26,593,146	5,402,144	20.3%	11,063	29,672,078	6,027,425	20.3%									4.48%	1.1157
	2014	24,668,510	8,126,428	32.9%	10,929	26,344,036	8,678,389	32.9%									4.48%	1.0679
	2015	22,825,852	12,367,448	54.2%	10,751	23,331,364	12,641,344	54.2%									4.48%	1.0221
	2016	22,754,760	11,461,033	50.4%	10,470	22,261,741	11,212,711	50.4%	1.3901	1.0000	0.0261	1.0000	0.974	0.997			4.48%	0.9783
	2017	23,701,559	12,800,026	54.0%	10,114	22,194,098	11,985,922	54.0%	1.5271	0.9950	0.0340	0.9933	0.966	0.959			4.48%	0.9364
	2018	30,129,299	13,717,201	45.5%	9,525	27,003,705	12,294,187	45.5%	2.1410	0.9726	0.0582	0.9635	0.942	0.956			4.48%	0.8963
	2019	29,531,734	15,409,629	52.2%	9,199	25,333,606	13,219,050	52.2%	2.2123	0.9700	0.0342	0.9600	0.966	0.955			4.48%	0.8578
	2020	28,158,021	17,403,021	61.8%	8,899	23,117,842	14,289,151	61.8%	2.2123	0.9700	0.0326	0.9600	0.967	0.953			4.48%	0.8211
	2021	26,788,902	19,605,629	73.2%	8,591	21,052,628	15,407,647	73.2%	2.2123	0.9700	0.0346	0.9600	0.965	0.951			4.48%	0.7859
	2022	25,416,715	22,019,389	86.6%	8,275	19,118,274	16,562,830	86.6%	2.2123	0.9700	0.0368	0.9600	0.963	0.949			4.48%	0.7522
	2023	24,033,274	24,634,279	102.5%	7,952	17,302,782	17,735,476	102.5%	2.2123	0.9700	0.0390	0.9600	0.961	0.946			4.48%	0.7200
	2024	22,643,437	27,426,146	121.1%	7,623	15,603,394	18,899,117	121.1%	2.2123	0.9700	0.0415	0.9600	0.959	0.942			4.48%	0.6891
	2025	21,274,428	30,374,080	142.8%	7,287	14,031,637	20,033,350	142.8%	2.2123	0.9700	0.0441	0.9600	0.956	0.940			4.48%	0.6596
	2026	19,914,531	33,438,574	167.9%	6,946	12,571,707	21,109,208	167.9%	2.2123	0.9700	0.0468	0.9600	0.953	0.933			4.48%	0.6313
	2027	18,562,239	36,564,158	197.0%	6,600	11,215,749	22,092,939	197.0%	2.2123	0.9700	0.0497	0.9600	0.950	0.932			4.48%	0.6042
	2028	17,224,619	39,695,639	230.5%	6,252	9,961,421	23,956,964	230.5%	2.2123	0.9700	0.0528	0.9600	0.947	0.928			4.48%	0.5783
	2029	15,906,879	42,773,262	268.9%	5,901	8,805,021	23,676,514	268.9%	2.2123	0.9700	0.0561	0.9600	0.944	0.923			4.48%	0.5535
	2030	14,603,933	45,747,823	313.3%	5,550	7,737,291	24,237,596	313.3%	2.2123	0.9700	0.0595	0.9600	0.941	0.918			4.48%	0.5298
	2031	13,354,063	48,526,509	363.4%	5,200	6,771,833	24,607,750	363.4%	2.2123	0.9700	0.0630	0.9600	0.937	0.914			4.48%	0.5071
	2032	12,155,024	51,032,384	419.8%	4,853	5,899,598	24,769,226	419.8%	2.2123	0.9700	0.0668	0.9600	0.933	0.910			4.48%	0.4854
	2033	11,004,891	53,211,292	483.5%	4,511	5,112,414	24,719,752	483.5%	2.2123	0.9700	0.0706	0.9600	0.929	0.905			4.48%	0.4646
	2034	9,908,632	55,017,561	555.2%	4,174	4,406,275	24,463,519	555.2%	2.2123	0.9700	0.0745	0.9600	0.925	0.900			4.48%	0.4446
	2035	8,871,300	56,980,310	635.6%	3,845	3,775,501	23,998,781	635.6%	2.2123	0.9700	0.0788	0.9600	0.921	0.895			4.48%	0.4256
	2036	7,896,340	57,257,044	725.1%	3,527	3,216,528	23,323,323	725.1%	2.2123	0.9700	0.0829	0.9600	0.917	0.890			4.48%	0.4073
	2037	6,987,509	57,648,197	825.0%	3,218	2,724,317	22,476,101	825.0%	2.2123	0.9700	0.0874	0.9600	0.913	0.885			4.48%	0.3899
	2038	6,145,496	57,518,535	935.9%	2,923	2,293,327	21,464,303	935.9%	2.2123	0.9700	0.0918	0.9600	0.908	0.879			4.48%	0.3732
	2039	5,371,555	56,830,399	1058.0%	2,642	1,918,593	20,298,475	1058.0%	2.2123	0.9700	0.0962	0.9600	0.904	0.874			4.48%	0.3572
	2040	4,665,980	55,639,221	1192.4%	2,376	1,595,142	19,021,181	1192.4%	2.2123	0.9700	0.1008	0.9600	0.899	0.869			4.48%	0.3419
	2041	4,027,710	53,987,176	1340.4%	2,125	1,317,918	17,665,291	1340.4%	2.2123	0.9700	0.1055	0.9600	0.895	0.863			4.48%	0.3272
	2042	3,454,390	51,931,999	1503.2%	1,891	1,081,977	16,584,434	1503.2%	2.2123	0.9700	0.1101	0.9600	0.890	0.858			4.48%	0.3132
	2043	2,944,540	49,540,923	1682.5%	1,674	882,663	14,850,523	1682.5%	2.2123	0.9700	0.1147	0.9600	0.885	0.852			4.48%	0.2998
	2044	2,494,115	46,867,115	1879.1%	1,475	715,596												

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Metropolitan Life Insurance Company
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Policies Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Loss Ratio	Persistence Factors					Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0803
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	-	-	N/A	-	-	-	N/A								4.48%	1.8066
	2003	5,740,779	57,171	1.0%	6,370	9,926,569	98,856	1.0%								4.48%	1.7291
	2004	52,118,415	329,893	0.6%	43,941	86,256,787	545,979	0.6%								4.48%	1.6550
	2005	156,393,427	4,414,480	2.8%	86,818	247,738,958	6,992,869	2.8%								4.48%	1.5841
	2006	199,676,425	7,395,155	3.7%	87,399	392,747,610	11,213,234	3.7%								4.48%	1.5152
	2007	190,106,669	11,562,315	6.1%	84,910	276,880,261	16,779,077	6.1%								4.48%	1.4512
	2008	183,001,765	12,602,890	6.9%	82,400	254,186,386	17,505,204	6.9%								4.48%	1.3890
	2009	173,900,428	15,733,198	9.0%	79,575	231,191,249	20,916,439	9.0%								4.48%	1.3294
	2010	166,669,692	17,383,692	10.4%	77,099	212,080,679	22,120,069	10.4%								4.48%	1.2725
	2011	190,944,354	19,526,610	10.2%	75,202	232,554,649	23,781,819	10.2%								4.48%	1.2179
Projected Future Experience	2012	218,312,276	23,301,007	10.7%	74,137	254,489,632	27,162,305	10.7%								4.48%	1.1657
	2013	211,514,467	26,295,456	12.4%	73,814	235,996,600	29,339,072	12.4%								4.48%	1.1157
	2014	197,267,840	35,307,837	17.9%	71,986	210,666,602	37,706,004	17.9%								4.48%	1.0679
	2015	164,474,425	50,241,125	30.5%	71,021	168,116,953	51,353,789	30.5%								4.48%	1.0221
	2016	158,302,700	58,584,475	37.0%	69,436	154,872,814	57,315,147	37.0%	1.3901	N/A	0.0223	0.0000	0.978	0.962	4.48%	0.9783	
	2017	152,374,143	66,289,789	43.5%	67,805	142,682,883	62,073,643	43.5%	1.3901	N/A	0.0235	0.0000	0.977	0.963	4.48%	0.9364	
	2018	146,691,213	75,238,106	51.3%	66,126	131,473,563	67,432,954	51.3%	1.3901	N/A	0.0248	0.0000	0.975	0.963	4.48%	0.8963	
	2019	140,948,920	85,669,324	60.8%	64,400	120,912,115	73,490,873	60.8%	1.3901	N/A	0.0261	0.0000	0.974	0.961	4.48%	0.8578	
	2020	135,063,624	97,725,905	72.7%	62,923	110,897,101	80,240,107	72.4%	1.3901	N/A	0.0276	0.0000	0.972	0.959	4.48%	0.8211	
	2021	129,213,338	111,522,018	86.3%	60,792	101,546,012	87,642,777	86.3%	1.3901	N/A	0.0292	0.0000	0.971	0.957	4.48%	0.7859	
	2022	123,363,509	127,152,754	103.1%	58,905	92,793,162	95,643,405	103.1%	1.3901	N/A	0.0310	0.0000	0.969	0.955	4.48%	0.7522	
	2023	117,508,598	144,645,946	123.1%	56,963	84,600,443	104,138,006	123.1%	1.3901	N/A	0.0330	0.0000	0.967	0.953	4.48%	0.7200	
	2024	111,589,961	163,957,796	146.9%	54,968	76,895,664	112,981,880	146.9%	1.3901	N/A	0.0350	0.0000	0.965	0.950	4.48%	0.6891	
	2025	105,690,441	185,030,130	175.1%	52,920	69,708,569	122,037,390	175.1%	1.3901	N/A	0.0373	0.0000	0.963	0.947	4.48%	0.6596	
	2026	99,767,244	207,724,832	208.2%	50,823	62,981,379	131,133,184	208.2%	1.3901	N/A	0.0396	0.0000	0.960	0.940	4.48%	0.6313	
	2027	93,795,143	231,840,496	247.2%	48,680	56,673,270	140,083,576	247.2%	1.3901	N/A	0.0422	0.0000	0.958	0.940	4.48%	0.6042	
	2028	87,872,337	257,035,865	292.5%	46,497	50,818,733	148,650,159	292.5%	1.3901	N/A	0.0448	0.0000	0.955	0.937	4.48%	0.5783	
	2029	81,964,208	282,980,438	345.2%	44,280	45,370,089	156,639,685	345.2%	1.3901	N/A	0.0477	0.0000	0.952	0.933	4.48%	0.5535	
	2030	76,156,247	309,224,081	406.0%	42,035	40,348,245	163,829,621	406.0%	1.3901	N/A	0.0507	0.0000	0.949	0.929	4.48%	0.5298	
	2031	70,450,106	335,078,834	475.6%	39,771	35,725,186	169,918,180	475.6%	1.3901	N/A	0.0539	0.0000	0.946	0.925	4.48%	0.5071	
	2032	64,878,602	360,066,954	555.0%	37,495	31,489,667	174,763,144	555.0%	1.3901	N/A	0.0572	0.0000	0.943	0.921	4.48%	0.4854	
	2033	59,435,687	383,580,251	645.4%	35,219	27,611,348	178,195,427	645.4%	1.3901	N/A	0.0607	0.0000	0.939	0.916	4.48%	0.4646	
	2034	54,184,717	405,161,836	747.7%	32,953	24,092,999	180,153,448	747.7%	1.3901	N/A	0.0643	0.0000	0.936	0.912	4.48%	0.4446	
	2035	49,137,986	424,176,355	863.2%	30,708	20,912,460	180,523,704	863.2%	1.3901	N/A	0.0692	0.0000	0.932	0.907	4.48%	0.4256	
	2036	44,314,327	439,912,024	992.7%	28,496	18,051,183	179,195,601	992.7%	1.3901	N/A	0.0720	0.0000	0.928	0.902	4.48%	0.4073	
	2037	39,739,338	452,310,038	1138.2%	26,329	15,493,726	176,348,379	1138.2%	1.3901	N/A	0.0760	0.0000	0.924	0.897	4.48%	0.3899	
	2038	35,429,999	460,714,294	1300.4%	24,218	13,221,481	171,925,646	1300.4%	1.3901	N/A	0.0802	0.0000	0.920	0.892	4.48%	0.3732	
	2039	31,403,642	464,775,305	1480.0%	22,175	11,216,639	166,006,753	1480.0%	1.3901	N/A	0.0844	0.0000	0.916	0.886	4.48%	0.3572	
	2040	27,673,058	464,686,676	1679.2%	20,210	9,460,489	158,860,780	1679.2%	1.3901	N/A	0.0886	0.0000	0.911	0.881	4.48%	0.3419	
	2041	24,242,950	460,519,561	1899.6%	18,332	7,932,602	150,687,857	1899.6%	1.3901	N/A	0.0929	0.0000	0.907	0.876	4.48%	0.3272	
	2042	21,108,422	452,516,704	2143.7%	16,550	6,611,262	141,722,408	2143.7%	1.3901	N/A	0.0972	0.0000	0.903	0.871	4.48%	0.3132	
	2043	18,272,036	440,932,288	2413.2%	14,868	5,477,275	132,175,067	2413.2%	1.3901	N/A	0.1016	0.0000	0.898	0.866	4.48%	0.2998	
	2044	15,723,026	426,050,297	2709.7%	13,292	4,511,152	122,239,691	2709.7%	1.3901	N/A	0.1060	0.0000	0.894	0.860	4.48%	0.2869	
	2045	13,448,358	408,305,384	3036.1%	11,826	3,693,128	112,127,002	3036.1%	1.3901	N/A	0.1103	0.0000	0.890	0.855	4.		

Exhibit I (Revised)
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 42%) and With 59.15% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Projections Issued On or After October 1, 2003

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.1526
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.0803
	2000	-	-	N/A	-	-	-	N/A								4.48%	1.9720
	2001	-	-	N/A	-	-	-	N/A								4.48%	1.8875
	2002	-	-	N/A	-	-	-	N/A								4.48%	1.8066
	2003	5,740,779	57,171	1.0%	6,370	9,926,569	98,856	1.0%								4.48%	1.7291
	2004	52,118,415	329,893	0.6%	43,941	86,256,787	545,979	0.6%								4.48%	1.6550
	2005	156,393,427	4,414,480	2.8%	86,818	247,738,958	6,992,869	2.8%								4.48%	1.5841
	2006	199,676,485	7,385,735	3.7%	87,389	302,747,610	11,213,234	3.7%								4.48%	1.5152
	2007	190,106,669	11,562,315	6.1%	84,910	276,880,261	16,779,077	6.1%								4.48%	1.4512
	2008	183,001,765	12,602,890	6.9%	82,400	254,186,386	17,505,204	6.9%								4.48%	1.3890
	2009	173,900,428	15,733,198	9.0%	79,575	231,191,249	20,916,439	9.0%								4.48%	1.3294
	2010	166,669,692	17,383,692	10.4%	77,099	212,080,679	22,120,069	10.4%								4.48%	1.2725
	2011	190,944,354	19,526,610	10.2%	75,202	232,554,649	23,781,819	10.2%								4.48%	1.2179
Projected Future Experience	2012	218,312,276	23,301,007	10.7%	74,137	254,489,632	27,162,305	10.7%								4.48%	1.1657
	2013	211,514,467	26,295,456	12.4%	73,814	235,996,002	29,339,072	12.4%								4.48%	1.1157
	2014	197,267,840	35,307,837	17.9%	71,986	210,666,602	37,706,004	17.9%								4.48%	1.0679
	2015	164,474,425	50,241,125	30.5%	71,021	168,116,953	51,353,789	30.5%								4.48%	1.0221
	2016	158,302,700	58,584,475	37.0%	69,436	154,872,814	57,315,147	37.0%	1.3901	1.0000		0.0223	1.0000	0.978	0.962	4.48%	0.9783
	2017	165,448,325	65,518,618	39.6%	67,353	154,925,523	61,351,520	39.6%	1.5271	0.9950		0.0300	0.9933	0.970	0.963	4.48%	0.9364
	2018	211,711,143	70,503,906	33.3%	63,711	189,748,368	63,189,877	33.3%	2.1410	0.9726		0.0541	0.9635	0.946	0.963	4.48%	0.8963
	2019	208,886,977	79,775,275	38.2%	61,824	179,192,334	68,434,701	38.2%	2.2123	0.9700		0.0296	0.9600	0.970	0.961	4.48%	0.8578
	2020	200,164,389	91,002,363	45.5%	60,116	164,350,036	74,719,588	45.5%	2.2123	0.9700		0.0276	0.9600	0.959	0.959	4.48%	0.8211
	2021	191,494,787	103,849,299	54.2%	58,361	150,491,673	81,612,854	54.2%	2.2123	0.9700		0.0292	0.9600	0.971	0.957	4.48%	0.7859
	2022	182,825,313	118,404,645	64.8%	56,549	137,519,912	89,063,139	64.8%	2.2123	0.9700		0.0310	0.9600	0.969	0.955	4.48%	0.7522
	2023	174,148,307	134,694,305	77.3%	54,684	125,378,263	96,973,311	77.3%	2.2123	0.9700		0.0330	0.9600	0.967	0.953	4.48%	0.7200
	2024	165,376,858	152,677,500	92.3%	52,769	113,959,743	105,208,727	92.3%	2.2123	0.9700		0.0350	0.9600	0.965	0.950	4.48%	0.6891
	2025	156,633,741	172,300,057	110.0%	50,803	103,308,434	113,641,217	110.0%	2.2123	0.9700		0.0373	0.9600	0.963	0.947	4.48%	0.6596
	2026	147,855,535	193,433,363	130.8%	48,790	93,338,706	122,111,221	130.8%	2.2123	0.9700		0.0396	0.9600	0.960	0.940	4.48%	0.6313
	2027	139,004,852	215,889,870	155.3%	46,733	83,990,058	130,445,826	155.3%	2.2123	0.9700		0.0422	0.9600	0.958	0.944	4.48%	0.6042
	2028	130,227,226	239,351,797	183.8%	44,637	75,313,606	138,423,028	183.8%	2.2123	0.9700		0.0448	0.9600	0.955	0.937	4.48%	0.5783
	2029	121,471,349	263,511,384	216.9%	42,509	67,238,690	145,862,875	216.9%	2.2123	0.9700		0.0477	0.9600	0.952	0.933	4.48%	0.5535
	2030	112,863,923	287,949,465	255.1%	40,354	59,796,293	152,558,143	255.1%	2.2123	0.9700		0.0507	0.9600	0.949	0.929	4.48%	0.5298
	2031	104,407,395	312,025,411	298.9%	38,180	52,944,897	158,227,809	298.9%	2.2123	0.9700		0.0539	0.9600	0.946	0.925	4.48%	0.5071
	2032	96,150,400	335,294,347	348.7%	35,995	46,667,838	162,739,439	348.7%	2.2123	0.9700		0.0572	0.9600	0.943	0.921	4.48%	0.4854
	2033	88,083,974	357,189,930	405.5%	33,810	40,920,150	165,935,582	405.5%	2.2123	0.9700		0.0607	0.9600	0.939	0.916	4.48%	0.4646
	2034	80,302,011	377,286,701	469.8%	31,634	35,705,940	167,758,891	469.8%	2.2123	0.9700		0.0643	0.9600	0.936	0.912	4.48%	0.4446
	2035	72,822,731	394,993,022	542.4%	29,479	30,992,367	168,103,623	542.4%	2.2123	0.9700		0.0681	0.9600	0.932	0.907	4.48%	0.4256
	2036	65,674,045	409,646,077	623.8%	27,356	26,751,940	166,866,944	623.8%	2.2123	0.9700		0.0720	0.9600	0.928	0.902	4.48%	0.4073
	2037	58,893,889	421,191,107	715.2%	25,276	22,961,776	164,215,610	715.2%	2.2123	0.9700		0.0760	0.9600	0.924	0.897	4.48%	0.3899
	2038	52,507,429	429,017,151	817.1%	23,249	19,594,299	160,097,161	817.1%	2.2123	0.9700		0.0802	0.9600	0.920	0.892	4.48%	0.3732
	2039	46,540,348	432,798,764	929.9%	21,288	16,623,112	154,585,488	929.9%	2.2123	0.9700		0.0844	0.9600	0.916	0.886	4.48%	0.3572
	2040	41,011,604	432,716,232	1055.1%	19,402	14,020,490	147,931,149	1055.1%	2.2123	0.9700		0.0886	0.9600	0.911	0.881	4.48%	0.3419
	2041	35,828,168	428,835,815	1193.6%	17,599	11,756,154	140,320,532	1193.6%	2.2123	0.9700		0.0929	0.9600	0.907	0.876	4.48%	0.3272
	2042	31,284,561	421,383,555	1346.3%	15,888	9,971,002	131,971,906	1346.3%	2.2123	0.9700		0.0972	0.9600	0.903	0.871	4.48%	0.3132
	2043	27,079,244	410,596,146	1516.3%	14,273	8,117,348	123,081,423	1516.3%	2.2123	0.9700		0.1016	0.9600	0.898	0.866	4.48%	0.2998
	2044	23,301,599	396,738,037	1702.6%	12,761	6,685,549	11										

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002



Mark Newton, FSA, MAAA
Actuarial Director

September 7, 2017

Ms. Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated June 7, 2017
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)

Dear Ms. Houser:

Thank you for your response dated June 7, 2017. Here are some answers to your questions:

1. Attachment 6 shows total claim count for incidence of 4,108 but has a count of 17,876 for claim terminations. Are these based on different datasets? Please reconcile.
[Incidence and claim continuance \(terminations\) are both analyzed using MetLife's own historical experience. Claim terminations require much more data due to the span of data points \(incidence is a singular occurrence but terminations span years with many possible outcomes over time from the single claim\). The larger amount of data needed to analyze claim terminations experience requires combining similar data from other MetLife LTC business to obtain enough credible data for the analysis. Incidence rates are based solely on the experience of the individual business while claim termination experience includes data from MetLife's TIAA and Group blocks.](#)
2. Please provide in Excel format a calculation of the expected lifetime loss ratio based on all original assumptions including the original premium scale, but using the actual mix of business based on policies issued rather than the assumed mix of business.
[Please see Attachment 10.](#)
3. It appears that when the projections were revised to include additional historical data through 12/31/2015, the subtotal formulas were not updated to include calendar year 2015 in the past accumulation. Please revise all projections affected by this error, including 58/85 and 60/80 tests.
[Please see revised Exhibit I/II.](#)

4. The demonstration of compliance with 14VAC5-200-150.B. in Exhibit II* (60/80 Test) appears to be ignoring the component of premium related to the prior authorized increase of 42%. Please check the calculations and revise as necessary.
[Please see revised Exhibit II.](#)
5. Since there are no rates attached to form LTC-CBL-VA, please remove from the Affected Form Numbers in the Rate/Rule Schedule.
[This form has been removed from the Affected Form Numbers in the Rate/rule Schedule.](#)
6. We are unable to locate the rates for the LTC-NF-VA rider in the rate attachment in the Rate/Rule Schedule. The premium factors do appear in Supporting Documentation. Please add this to the Rate/Rule Schedule even though the factor may not be changing. The premium the individual will pay for this benefit will increase since it is based on rates that are being revised and, as such, should be approved.
[The Premium Factors have been attached \(see attachment: LTC-NF-VA - Adjustment Factors\) and added to the Rate/Rule Schedule.](#)
7. Thank you for providing a copy of the Long Term Care Insurance Coverage Change Form. Please confirm this form is not attached and becomes a part of the policy. We note the name of the company is bracketed on the form. Although such forms may not be subject for approval, please provide a copy of the Statement of Variability in Supporting Documentation.
[The company name was bracketed as a whole block with the address for the purpose of updating the address as needed based on internal procedures. The company name would not change. The remaining bracketing on the form reflects areas to be updated to reflect the individual's specific plan design.](#)

Thank you for your timely response and consideration.

Sincerely,



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company



NAIC Company No. is 65978

STATEMENT OF VARIABILITY

Coverage Change Form - VA

First page:

- **In shaded box** - Insured information (name, policy # and Distribution Alliance ID # are variable and are customized for each insured.
- **Second paragraph** - The return date [Month XX, YYYY] for the Coverage Change form will be 30 days from the date of the insured's rate notification letter. The effective date for the new increased premium is also variable and customized for each insured.
- **Step 1** - The phone numbers are variable in the event they change in the future. The phone numbers also vary by policy form.
- **Coverage Change Options** (selections customized for each insured) –
 - **Reduce future annual inflation** - We will be offering an inflation decrease option to Insureds that have automatic compound inflation AND can mitigate the ENTIRE rate increase. The inflation offer would be customized for insureds receiving this offer. The premium and bill mode would also be customized for insureds receiving this offer.
 - **Reduce daily benefit** - The daily benefit amount reduction options may be available, provided the insureds are not already at the minimum daily benefit amount available on their policy form. If the insured is being provided a daily benefit offer, the daily benefit offer, premium and bill mode would be customized for each insured.
 - **Reduce total lifetime benefit** - The total lifetime benefit amount reduction options are available provided the insureds are not already at the minimum total lifetime benefit available on their policy form. If the insured is being provided a total lifetime benefit offer, the total lifetime benefit # of years, premium and bill mode would be customized for each insured.
 - **Customized decrease option** - Should the insured wish to make any additional coverage changes, such as reducing their DBA/TLB (if not included on their coverage change form) and/or dropping a rider, if available, they may call Customer Service to discuss any available options.
 - **Cancel coverage** - Insureds choosing to cancel their coverage would check this selection.
- **Step 2** - The date field is variable and is based on when the coverage change selected will be effective based on the policy.
- **Step 3** – The Signature field is variable, and first and last name will be customized for each insured. The policy # is variable and customized for each insured.
- **Step 4** – The Coverage Change Receipt date is variable; date will be 30 days from the insured's rate action notification letter. The return addresses are variable – varies by policy form.

Things to Consider –

- **Inflation protection** – This section will only appear to those insureds that are being offered an inflation decrease offer. The [DATE] field would be 30 days from the insured's rate action notification letter.

- **Daily benefit amount** – This section will only appear to those insureds that are being offered a daily benefit amount decrease offer.
- **Total lifetime benefit** – This section will only appear to those insureds that are being offered a total lifetime benefit decrease offer.
- **Cancellation** – There are 2 variable paragraphs within this section and only ONE of these paragraphs will appear on the insured's coverage change form:
 - If the insured DOES NOT have a Nonforfeiture feature on their policy, the first paragraph will appear and if the insured chooses to cancel, they will be provided with a Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL).
 - If the insured DOES have a Nonforfeiture feature on their policy, the second paragraph will appear, notifying the insured that if they cancel, this will trigger coverage under the Nonforfeiture feature they purchased with their policy.
- The paragraph immediately following the Cancellation paragraphs; the [date] field – this date will be customized for each insured. The date field is variable and is based on when the coverage change selected will be effective based on the policy.
- The last paragraph includes variability, due to product differences within each policy form.

Attachment 1
Metropolitan Life Insurance Company
Anticipated Loss Ratio Calculation
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued On or After October 1, 2003

Nationwide Experience

With No Increase		
1	Present Value of Future Claims:	4,774,242,027
2	Active Life Reserves:	3,004,848,002
3	Present Value of Future Premium:	1,592,614,829
Anticipated Loss Ratio = (1 - 2) / 3:		111.1%

With 59.15% Increase		
1	Present Value of Future Claims:	4,453,662,311
2	Active Life Reserves:	3,004,848,002
3	Present Value of Future Premium:	2,223,986,104
Anticipated Loss Ratio = (1 - 2) / 3:		65.1%

Virginia Experience

With No Increase		
1	Present Value of Future Claims:	181,488,741
2	Active Life Reserves:	109,832,242
3	Present Value of Future Premium:	56,341,328
Anticipated Loss Ratio = (1 - 2) / 3:		127.2%

With 59.15% Increase		
1	Present Value of Future Claims:	169,248,673
2	Active Life Reserves:	109,832,242
3	Present Value of Future Premium:	78,798,660
Anticipated Loss Ratio = (1 - 2) / 3:		75.4%

NOTE: Present value is calculated based on the weighted average of maximum valuation interest rate of 4.48%.

Attachment 1
Metropolitan Life Insurance Company
Anticipated Loss Ratio Calculation
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

Nationwide Experience

With No Increase		
1	Present Value of Future Claims:	689,647,160
2	Active Life Reserves:	597,279,385
3	Present Value of Future Premium:	216,770,178
Anticipated Loss Ratio = (1 - 2) / 3:		42.6%

With 59.15% Increase		
1	Present Value of Future Claims:	643,741,236
2	Active Life Reserves:	597,279,385
3	Present Value of Future Premium:	301,700,473
Anticipated Loss Ratio = (1 - 2) / 3:		15.4%

Virginia Experience

With No Increase		
1	Present Value of Future Claims:	21,138,657
2	Active Life Reserves:	21,311,501
3	Present Value of Future Premium:	6,540,902
Anticipated Loss Ratio = (1 - 2) / 3:		-2.6%

With 59.15% Increase		
1	Present Value of Future Claims:	19,724,227
2	Active Life Reserves:	21,311,501
3	Present Value of Future Premium:	9,115,553
Anticipated Loss Ratio = (1 - 2) / 3:		-17.4%

NOTE: Present value is calculated based on the weighted average of maximum valuation interest rate of 4.48%.

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002



Gina Jisonna
Manager – Product Development

January 3, 2017

Ms. Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated October 12, 2017
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)

Dear Ms. Houser:

Thank you for your response dated October 12, 2017. Here are some answers to your questions:

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: The policyholder letter attached to the Form Schedule has the same policy form number as attached to META-130643303. Since we cannot approve a form with the exact same form number, change the form number in the lower left hand corner or the Company may amend one of the letters in the two filings to have the appropriate variability so that the same letter may be used for both filings. If that is the Company's intent, please remove the policyholder letter from one of the filings and provide a statement of variability applicable to both filings.

All prior versions of the policyholder letter (PH-LTR-VA) have been removed from this filing. The revised letters (VA Insured RA ltr Revised 7 VA Insured RA ltr Revised Phase 2) and corresponding explanations of variability (EOV) can be found in SERFF Filing META-130643303. A copy of each explanation of variability has also been included in Supporting Documentation in this filing.

Assuming the Company wishes to have separate letters for each filing, it does not appear any variability has been added to the letter so that it may be used when the second or third implementation is to occur. A second or third letter may be used and should be submitted for review OR this letter may contain a variable paragraph which will only be used when sending the second or third notice. Please address.

Two separate letters have been included in SERFF Filing META-130643303 with a statement of variability for each. An Explanation of Variability for each has also been included in Supporting Documentation in this filing.

The letter must be in its final version for review. As a result, under "Cancel your coverage" remove the language "Insert for insureds with no nonforfeiture feature", "Insert for insureds with no nonforfeiture feature (applies to insureds with CBUL)" and "Insert for letters to insureds who have an existing NF benefit" since this language will not appear in the letter. Each paragraph should have a beginning bracket. Please amend the statement of variability to indicate paragraph 1, 2 or 3 will appear depending upon the specific benefits provided in the policy. If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

The changes have been made accordingly.

Objection 2

- IB RA Coverage Change form for VA objection (Supporting Document)

Comments: Thank you for your response to our objection 7 regarding the Long Term Care Insurance Coverage Change Form; however, part of our objection remains unresolved. Please confirm this form is not attached and becomes a part of the policy.

We confirm this form is not attached and becomes a part of the policy. Please note that we recently changed the format of our policyholder letter and coverage change form. We are also including with this filing, a copy of our revised Coverage Change Form and corresponding explanation of variability for your approval.

Objection 3

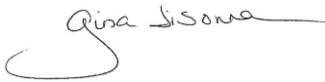
- L&H Actuarial Memorandum (Supporting Document)

Comments: It does not appear the Company has company provided 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 for the prestability block as requested. As noted in 14VAC5-200-150 B due consideration should be given to all relevant factors include policy reserves. Please provide this information as requested.

Please see attachments.

Thank you for your timely response and consideration.

Sincerely,



Gina Jisonna
Manager, Product Development

Addendum: Automatic Inflation Choices (“Landing Spots”): VIP Policy Series

The original filed forms for the VIP policy series included 5% ACI (Automatic Compound Inflation) and 5% Simple (Automatic Simple Inflation) riders. Applicable rates for these Automatic Inflation riders were filed and approved with the original forms and rates.

In order to provide additional inflation options (“Landing Spots”) to individuals with Automatic Inflation, we are filing new Inflation riders that make Automatic Inflation available at percentages lower than 5.0% (from 0.1% to 4.9%, in 0.1% increments). By allowing reductions to the insured’s current 5% Automatic Inflation in conjunction with a rate increase, these policyholders have an additional opportunity to significantly mitigate any rate action and adjust future automatic increases in coverage to a level more consistent with their current needs and circumstances.

The applicable rating factors for these new Inflation Mitigation riders have been included in this filing. For each policy series, these factors were determined using the relative ratios of the “5% ACI”, “5% Simple” and “No Inflation” rates. The 5% Automatic Inflation rate is then essentially multiplied by the Inflation Mitigation “rating factors” (which are less than 1) to determine rates for lower Automatic Inflation percentages.

The new premium will be determined as if the policyholder had originally chosen the new lower Automatic Inflation percentage, and using the insured’s original age and original benefit amounts. (Note: this methodology is consistent with that used to calculate new premiums for other coverage downgrade options offered). However, since the new Automatic Inflation percentage will apply on a prospective basis only (starting with the next benefit increase after the Inflation Mitigation rider becomes effective), policyholders will keep all benefit increase amounts accrued to date.

Inflation Downgrades (Landing Spots) for Requested Rate Increase

MetLife offers policyholders an array of options to help mitigate the impact of any in-force rate increase, including reductions to their Daily Benefit Amount or their Total Lifetime Benefit.¹ When implementing a rate increase, the new automatic inflation choices create an additional benefit offer.

Landing Spots reduce the policyholder’s future Automatic Inflation percentage. For each policyholder, this new percentage can be determined such that the new premium (including the impact of the rate increase and the Inflation Mitigation Rider) can be as close as possible to (but not less than) the premium before the increase. However, for administrative and policyholder communication simplicity, the actual billed premium will be exactly equal to the premium before the rate increase. This simplification generates billed premiums that are about ½% lower than premiums using the actual Inflation Mitigation Rider rating factors and never higher than filed rates. (In effect, the Landing Spot Automatic Inflation percentage is rounded up to the next highest 0.1%).

Landing spot offers may not be made in all instances. In some cases, such as paid-up plans and/or limited-pay policies, the usefulness of landing spots is limited. The “Landing Spot” offer is expected to be a one-time option available at the time of this rate increase only and the policyholder rate increase letters will disclose this fact.

¹ Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Compound Inflation Protection Modification Rider

This Rider provides for an automatic benefit increase of [X] percent per year, compounded annually.

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

**Automatic
Compound
Inflation Benefit**

Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts in effect at the end of the prior **Policy Year**.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit, Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the [X] percent increase will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, We reserve the right to adjust premiums on a class basis.

Limitations

No increases will be made if nonforfeiture coverage is in effect under the policy.

**Effective Date of
this Rider**

This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

**Termination of
this Rider**

This Rider will end on the earlier of:

1. the last day of the **Policy Month** in which We receive Your written request to end this Rider. In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; or
2. the date on which the policy ends.

**Premium for this
Rider**

The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company

[



**Jeannette Pina
Vice-President and Secretary]**

Rider Effective Date: [DATE]

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Simple Inflation Protection Modification Rider

This Rider provides for an automatic benefit increase of [X] percent of the original benefit amounts per year.

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

Automatic Simple Inflation Benefit	<p>Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts on the Original Coverage Effective Date as shown on page 3 of the policy, or on the lowest base daily benefit amount if a decrease has been made.</p> <p>If You increase, or have previously increased, Your benefit amounts under the terms of Your policy, the additional benefit amounts purchased will be added to the benefit amounts in effect on the Original Coverage Effective Date for purposes of determining subsequent increases under this Rider.</p> <p>If You decrease, or have previously decreased, Your benefit amounts under the terms of Your policy, the percentage decrease in your Nursing Home or Facility (whichever is shown on page 3 of the policy) daily benefit amount will be applied to the benefit amounts otherwise used for purposes of determining subsequent increases under this Rider.</p> <p>If You have received any Benefits under the policy, then with regard to the Total Lifetime Benefit, Needs Assessment, and if applicable, Transition Expense Allowance and Informal Caregiver Training Benefit Amounts, the actual percentage increase in Your Nursing Home or Facility (whichever is shown on page 3 of the policy) daily benefit amount over the amount in effect at the end of the prior Policy Year will be applied to the remaining amounts.</p> <p>The benefit amount increases will occur on each Policy Anniversary for the lifetime of Your policy, even when You are receiving Benefits. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.</p> <p>Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, we reserve the right to adjust premiums on a class basis.</p>
Limitations	No increases will be made if nonforfeiture coverage is in effect under the policy.
Effective Date of this Rider	This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).
Termination of this Rider	<p>This Rider will end on the earlier of:</p> <ol style="list-style-type: none">the last day of the Policy Month in which We receive Your written request to end this Rider. In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; orthe date on which the policy ends.
Premium for this Rider	The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

Automatic Simple Inflation Protection Modification Rider (Continued)

In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company

[

A handwritten signature in dark ink, appearing to read "Jeannette Pina", with a long horizontal flourish extending to the right.

Rider Effective Date: [DATE]

Jeannette Pina

Vice-President and Secretary]

Metropolitan Life Insurance Company
COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for Jane Doe
Policy #:00213-6759
Distribution Alliance #: 123569870



To mitigate the impact of the premium rate increase, we are offering you a limited opportunity to elect your personalized option.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **May 25, 2020**. If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **September 1, 2020**.

➤ **Step 1: Select an option (please choose only one option)**

As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call **(888) 285-8140**. You may also be able to reduce your premium by increasing your elimination period or removing additional cost riders that were added to your policy. One of our Customer Service Representatives can discuss the impact of any change to your policy, and provide you with new premium amounts. If you prefer to speak with your agent regarding your coverage, our customer service representatives will be happy to provide you with the agent contact information we have on file. Please review the Things to Consider section on the following page for important information on coverage change options.

Please note that all options available to the policyholder may not be of equal value.

COVERAGE CHANGE OPTIONS

- ☐ **Reduce your future annual inflation rate from 5% to 3%. Premium: \$1250.00/annually**
- ☐ **Customized Decrease Option**
Please call the Customer Service team for available options. OTHER _____
- ☐ **Cancel your coverage. This change will be effective immediately. Please review the Things to Consider section for cancellation options.**

➤ **Step 2: Review Agreement and Acknowledgement**

I understand the policy change I have selected above and I agree that any change will become effective on September 1, 2020.

(Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

➤ **Step 3: Sign and Date**

Signature (Jane Doe)

Date

Policy #00213-6759

- **Step 4: Please sign, date and return this form to the address listed below by May 25, 2020.**
No Response is required if you are not making any changes.

**Metropolitan Life Insurance
Company
Long-Term Care, PO Box 64911,
St. Paul, MN 55164-0911
Phone: (888) 285-8140
Fax: (952) 833-5410**

THINGS TO CONSIDER

Please note: It may not be in your best interest to make reductions to coverage while in claim.

INFLATION PROTECTION

Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained.

The option to mitigate the premium increase by reducing your annual inflation rate to a percentage less than 5% is a limited offer, and must be made by May 25, 2020. Variations of this option are not available. Your rate increase is to be implemented in phases. If you choose to take a reduced inflation percentage, the reduced inflation percentage will mitigate the increase in all of the phases, not just the first phase.

CANCELLATION

Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*

Any changes in your coverage before September 1, 2020 may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

You may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a paid-up survivorship feature or a shared care rider. If you currently qualify for the paid-up survivorship feature of your policy or if you have purchased the shared care rider, both policyholders may be required to maintain identical coverage in order for these features to remain in effect. Please refer to your policy for additional information.



Metropolitan Life Insurance Company
Long Term Care
PO Box 64911, St. Paul, MN 55164-0911

Policy #: 00213-6759

March 25, 2021

Jane Doe
769 Mulberry Street
Fall River, VA 24689



New Long-Term Care Insurance
coverage rates effective 9/1/21.

Dear Jane Doe:

Premium Increase Notification – Please review

Why we're contacting you

In March, 2020 we sent you a letter informing you that we were implementing a 59.15% premium increase on your **Metropolitan Life Insurance Company ("MetLife")**, Term Care Insurance policy, which was issued in Virginia. At that time, we notified you that this increase would be implemented in two phases, and that you would be notified separately prior to the second increase.

What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. The decision to implement a premium increase was a difficult one and not taken lightly, and was driven by changes to actuarial assumptions since the initial pricing. Over time, our pricing factors turned out to be much different from those used to price these policies. Some of these factors include persistency (how many policyholders keep their policies), morbidity (the number of policyholders who become chronically ill) and mortality (how long policyholders live). As a result, actuarial pricing assumptions were changed to reflect new expectations such as a larger number of claims and claims that lasted longer than initially expected. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

The first phase of this increase of approximately 29.5% has been completed. We are now beginning to implement phase two of the increase, which is approximately 29.5%.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at www.scc.virginia.gov/BOI.

Effective Date:	September 1, 2021
Current Premium Amount:	\$1989.38/annually*
Increased Premium Amount:	\$2321.02/annually

* Current Premium information is as of February 1, 2021 and may not reflect recent changes.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **METLIFE HAS THE RIGHT TO INCREASE RATES IN THE FUTURE, SUBJECT TO APPLICABLE LAW.** In the event of future rate increases, similar options may be available; however, you can contact us at any time to discuss decreasing coverage and premiums, per the provisions of your policy.

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Prior to being billed for a rate increase, you will receive a confirmation of your new premium in a separate mailing and have a right to request this premium rate schedule at any time. **Please note that all options available may not be of equal value.**

Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form. You may also be able to customize your decrease options and reduce your premium by increasing your elimination period or removing additional cost riders that were added to your policy. Please contact our Customer Service team at (888) 285-8140, from 8:30 a.m. to 6:30 p.m., Eastern Time, Monday – Friday, if you wish to discuss whether there are additional coverage decrease options available to you.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by May 25, 2020. Prior to being billed for a rate increase, you will receive a confirmation of your new premium in a separate mailing and have a right to request this confirmation at any time. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due May 25, 2021.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, and the nonforfeiture rider has been in effect for at least 3 policy years, you are eligible for the limited

coverage as described in your policy under the nonforfeiture feature. Under nonforfeiture, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** 30 times the Nursing Home Daily Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that in no event will the paid up value exceed the maximum benefits which would have been payable if the policy had remained in a premium paying status. Once nonforfeiture goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option. (Please note that this limited coverage is not intended to replace coverage you currently have.)

Next Steps

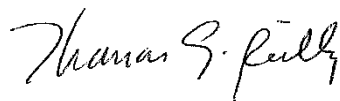
If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by May 25, 2021.

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on September 1, 2021.

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at 888-285-8140, between the hours of 8:30 a.m.–6:30 p.m. Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive style with a large, stylized 'T' and 'R'.

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: Frequently Asked Questions, Coverage Change Form, Business Reply Envelope

Frequently Asked Questions

MetLife Long-Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed the premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long-term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a paid-up survivorship feature or a shared care rider. If you currently qualify for the paid-up survivorship feature of your policy or if you have purchased the shared care rider, please note that both policyholders may be required to maintain identical coverage in order for these features to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My premium is set up for automatic payments. Do I need to take any action?

A. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled date after the rate increase effective date. If you have automatic bill pay or if you pay premium through an annuity, you will need to update the payment amount.

Q6. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. If your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

Q7. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.

Q8. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, this election will result in lower future increases to your daily benefit amount.

Q9. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Q10. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

Q11. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

Q12. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Investor Relations", then "Financials," then "Ratings."

Q13. Who should I contact with additional questions?

A. You may call the Customer Service team at 888-285-8140 between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday.



Metropolitan Life Insurance Company
Long-Term Care
PO Box 64911, St. Paul, MN 55164-0911

Policy #: 00213-6759

March 25, 2020



New Long-Term Care Insurance
coverage rates effective 9/1/20.

Jane Doe
769 Mulberry Street
Fall River, VA 24689

Dear Jane Doe

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, Metropolitan Life Insurance Company ("MetLife") has determined that a premium increase is necessary on certain long-term care insurance policies. We are implementing a 59.15% premium increase on your long-term care insurance policy, which was issued in Virginia.

What you need to know

We understand how important your long-term care insurance policy is to planning for your future. The decision to implement a premium increase was a difficult one and not taken lightly, and was driven by actuarial assumptions since the initial pricing. Over time, our pricing factors turned out to be much different from those used to price our policies. Some of these factors include persistency (how many policyholders keep their policies), morbidity (the number of policyholders who become chronically ill) and mortality (how long policyholders live). As a result, actuarial pricing assumptions were changed to reflect new expectations such as a larger number of claims and claims that lasted longer than initially expected. **You may be able to reduce the change in premium due to this rate increase by adjusting your coverage. In fact, we are offering you an option to mitigate any increase in premium due to this rate increase by reducing your future automatic inflation rate and keeping all other current benefits the same.** Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a 59.15% premium increase on your policy and our request was found to be in compliance with the laws and regulations of the state of Virginia. We are implementing the increase in two phases. The information below indicates the effective date and amount of your initial increase of approximately 29.5%. The second phase of the increase of approximately 29.5% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second phase of the increase.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at www.scc.virginia.gov/BOI.

Effective Date:	September 1, 2019
Current Premium Amount:	\$1250.00/annually*
Increased Premium Amount:	\$1989.38/annually

* Current Premium information is as of February 1, 2020 and may not reflect recent changes.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **METLIFE HAS THE RIGHT TO INCREASE RATES IN THE FUTURE, SUBJECT TO APPLICABLE LAW.** In the event of future rate increases, similar options may be available; however, you can contact us at any time to discuss decreasing coverage and premiums, per the provisions of your policy.

Please note that if you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Prior to being billed for a rate increase, you will receive a confirmation of your new premium in a separate mailing and have a right to request this premium rate schedule at any time. **Please note that all options available may not be of equal value.**

Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date. If you have automatic bill pay with your bank, or if you pay premium through an annuity, you will need to update the payment amount. Prior to being billed for a rate increase, you will receive confirmation of your new premium in a separate mailing and have a right to request this information at any time.

Your Options

We understand that a premium increase may not be affordable for some insureds. There are personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details, **including an option to mitigate any increase in premium due to this rate increase by reducing your future automatic inflation rate and keeping all other current benefits the same** are in the enclosed Coverage Change Form. You may also be able to customize your decrease options and reduce your premium by increasing your elimination period or removing additional riders that were added to your policy. Please contact our Customer Service team at (888) 285-8140, from 8:30 a.m. to 6:30 p.m., Eastern Time, Monday – Friday, if you wish to discuss whether there are additional coverage decrease options available to you. Please note that all options available may not be of equal value.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by May 25, 2020. Prior to being billed for a rate increase, you will receive a confirmation of your new premium in a separate mailing and have a right to request this confirmation at any time. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due
5/25/20.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your long-term care insurance policy, a limited long-term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, and the nonforfeiture rider has been in effect for at least 3 policy years, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature. Under nonforfeiture, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or 30 times the Nursing Home Daily Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that in no event will the paid-up value exceed the maximum benefits which would have been payable if the policy had remained in premium paying status. Once nonforfeiture goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option. Please note that this limited coverage is not intended to replace coverage you currently have.)

Next Steps

If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by May 25, 2020.

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on September 1, 2020.

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at 888-285-8140, between the hours of 8:30 a.m.–6:30 p.m. Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: Coverage Change Form, Frequently Asked Questions, Business Reply Envelope

PH-LTR-VA (2019)

Frequently Asked Questions

MetLife Long-Term Care Insurance Rate Increase

Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed the premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long-term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

You may also be able to mitigate this premium increase by reducing your future automatic inflation rate. Note that a reduction in your inflation protection is a reduction in the benefits you will receive in the future. In general, your “inflation protection” increases your daily benefit amount and your lifetime benefit so that those benefits keep pace with rising health care costs. If you choose to decrease your inflation protection, it means that your plan’s daily benefit amount and any remaining total lifetime benefit will be increased at a lower level of inflation in the future than it would with your plan’s current inflation rate.

Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a paid-up survivorship feature or a shared care rider. If you currently qualify for the paid-up survivorship feature of your policy or if you have purchased the shared care rider, please note that both policyholders may be required to maintain identical coverage in order for these features to remain in effect. Please refer to your policy for additional information.

Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

Q5. My premium is set up for automatic payments. Do I need to take any action?

A. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled date after the rate increase effective date. If you have automatic bill pay or if you pay premium through an annuity, you will need to update the payment amount.

Q6. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. If your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will

only be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

Q7. If I was offered an option to decrease my future automatic inflation percentage and I choose to take that offer, when does the lower automatic inflation percentage take effect and when is my premium impacted?

A. If you were offered to decrease your future automatic inflation percentage and you choose to take the offer, the lower automatic inflation percentage and the premium decrease associated with this change both take effect on the effective date of your rate increase. If that date is on your policy anniversary, your automatic inflation increase on that policy anniversary would be calculated using the lower “inflation” percentage. If that date is NOT on your policy anniversary, your automatic inflation increase on the NEXT policy anniversary (even if it’s only 1 month later) would be calculated using the lower “inflation” percentage. In either case, if the inflation percentage decrease fully mitigated the rate increase (and this was the only coverage change you make), your premium would not change on the effective date of the rate increase.

Example:

- Insured Anniversary is January 1. Insured pays semi-annually with billing dates on 1/1 and 7/1.
- 7/1/20 Rate increase effective date. Insured selects automatic inflation decrease option. going from 5% automatic inflation to 3%.
- The premium from 1/1/20 - 6/30/20 was based on 5% automatic inflation. The premium from 7/1/20 – 12/31/20 is based on 3% automatic inflation.
- On 1/1/21 anniversary, automatic inflation feature provides a 3% increase to the benefit levels.

Q8. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder’s premium bill due date when the new premium becomes effective will be based on the new rates.

Q9. I have automatic simple inflation increases each year. How does that impact the rate increase?

A. If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, this election will result in lower future increases to your daily benefit amount.

Q10. Can I change my bill mode prior to the effective date of the increase?

A. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Q11. Is MetLife going to continue to provide service and pay claims?

A. Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

Q12. Will policyholders currently on claim receive the rate increase?

A. An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder’s best interest to make reductions to coverage while in claim.

Q13. Are MetLife's financial strength and claims paying ability still strong?

A. Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting www.metlife.com, then tab along the top of the website and select "About Us", then "Investor Relations", then "Financials," then "Ratings."

Q14. Who should I contact with additional questions?

A. You may call the Customer Service team at 888-285-8140 between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday.

Gina Jisonna
Manager – Product Development

April 25, 2019

Mr. Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated April 22, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)

Dear Mr. Dismore:

The following is our response to your objection letter dated April 22, 2019:

Objection 1

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please bracket the percentages shown in the 2nd and 3rd paragraphs. The Explanation of Variability provides an explanation for the 2nd paragraph percentage. The EOV should expand the explanation to include the percentages shown in the 3rd paragraphs.

Response: The objection does not seem to correspond to the latest version of the policyholder letter. We are removing all prior versions from the filing and resubmitting revised letters, EOVs and John Doe versions to eliminate any possible cause for confusion. The updated letters are all inclusive of your department's latest recommendations and approved language. The templates also include variability for all possible filing requests (i.e., increases with or without proposed phased implementation; increases with or without landing spot offers). The updated forms can be found in this filing on the Forms tab for your review and approval.

We are also updating the following filings with the same revised forms:

META-130643303

META-131864670

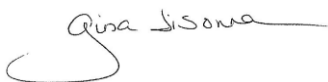
META-131864657

META-131864567

The forms will be included on the Supporting Documentation tab in each of the above filings.

Please contact me with any further questions or concerns. Thank you for your timely response and consideration.

Sincerely,



Gina Jisonna
Manager, Product Development

Gina Jisonna
Manager – Product Development

August 9, 2019

Mr. Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated August 8, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1 (RW)

Dear Mr. Dismore:

The following is our response to your objection letter dated August 8, 2019:

Objection 1

- Statement of Variable (Supporting Document)

Comments: 1. In the event the reason for the rate increase changes in future filings, please add to the variable statement, "Under What You Need to Know the sentences beginning with Over time and ending with initially expected is bracketed, language to the effect that the Company will file a revised Statement of Variability should there be a different reason. As an alternative, the Company may list all of the rate increase reasons if they are known. 2. Please correct the spelling of the word "hlonger" in the last sentence of the bracketed language.

MetLife Response: The Statement of Variability has been revised. A word search was done and the word "hlonger" was not found.

Objection 2

- Statement of Variable (Supporting Document)

Comments: 1. Please insert a variable bracket in front of "We are implementing....", "Under About The Premium Increase (2nd paragraph). 2. Variable brackets should be installed for each of the second and third phase increase sentences and those brackets listed and fully explained on the Statement of Variability.

MetLife Response: The Statement of Variability has been revised.

Objection 3

- Statement of Variable (Supporting Document)

Comments: 2nd Page under blue box, "** Current Premium information....". Please add and explain the bracketed term, "[COMPLETE DATE]" to the Statement of Variability.

MetLife Response: The Statement of Variability has been revised.

Objection 4

- Statement of Variable (Supporting Document)

Comments: Please explain the reason for the inclusion of the bracketed statement described on your Statement of Variability, "Under Things to Consider the bracketed sentence will only appear in the letter if the Bureau offers us a percentage that is less than what we requested in our filing." The Virginia Bureau of Insurance approves rate requests that are found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The policyholder letter notification should provide an explanation about the Company's plans for future rate increases. That language should not be variable.

MetLife Response: While we do have language in the letter noting that MetLife has the right to increase rates in the future, subject to applicable laws, as well as the statement that VA has reviewed our rate increase request, and has found to be compliant with applicable VA laws and regulations, we prefer to fully disclose to

the insured what our requested increase was, and if the Bureau authorized less than what we requested, we want the insureds to know of our intent to file for an additional rate increase.

Objection 5

- Statement of Variable (Supporting Document)

Comments: Under Frequently Asked Questions (FAQs) please explain the inclusion of the third bullet point as we did not see any brackets around Enclosures.

MetLife Response: My apologies, I have removed that bullet. There are no enclosures after the FAQs.

Objection 6

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Please review the objections for PH-LTR-VA (2019) and check the form PH-LTR-P2-VA letter and Statement of Variability to determine if similar objections would apply and make the appropriate revisions.

MetLife Response: We believe all objection responses have been addressed and the appropriate revisions made.

Objection 7

Comments: Please provide a revised John Doe Letter for each of the policyholder notification letter after the revisions are made.

MetLife Response: The objections in this letter relate to the Statements of Variability, which have been revised. There have been no further changes to the policyholder letter; we believe all the Bureau's concerns have been addressed so far. The John Doe letter currently in SERFF has not changed.

Objection 8

Comments: Please confirm that it is the Company's intention to utilize the policyholder notification letter forms PH-LTR-VA (2019) and PH-LTR-P2-VA (2019) for the following rate revision filings:

META-130643279;

META-130643303;

META-131864670;

META-131864657; and

META-131864567

MetLife Response: Yes, I confirm it is our intention to utilize the policyholder letters forms for the rate revision filings noted above.

Objection 9

Comments: Please advise if any of the following rate filings have any partnership policies and if there are, under which SERFF Tracking Number the partnership policies exist.

- META-130643279

- META-130643303

- META-131864670

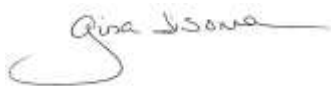
- META-131864657

- META-131864567

MetLife Response: There are three rate filings that are certified as partnership policies, and may have insureds with these policies: 1)META-130643303; 2)META-131864670; and 3)131864657.

Please contact me with any further questions or concerns. Thank you for your timely response and consideration.

Sincerely,



Gina Jisonna
Manager, Product Development

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: bbigelow@metlife.com



William P. Bigelow, FSA, MAAA

October 9, 2019
Mr. Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Active Life Reserves Exclusion from Incurred Claims for Pre-Rate Stability Policies

Dear Mr. Dismore:

Following up on our call earlier in July, we are providing the results demonstrating the lifetime loss ratio by removing the policy reserves (i.e. Active Life Reserve “ALR”) from the incurred claims.

In this submission, we are including the results for all the policy forms or certificates that MetLife has filed with your Department that are still under your review. The products included are as follow:

Policy Form / Certificate No. ¹	SERFF #	Submission Date	Attachment
1LTC-97-VA 2LTC-97-VA	META-131864567	March 2019	A-1
LTC-FAC-VA LTC-VAL-VA LTC-IDEAL-VA LTC-PREM-VA	META-130643279	July 2016	A-2
GPNP99-LTC and certificates issued thereunder G.LTC2798 and certificates issued thereunder	META-130649719	July 2016	A-3
TCL-LTC.04 (VA)	META-130630165 META-130630105	June 2016	A-4

As discussed on the call, we do not agree with deducting the ALR from the expected life-time claims in the loss-ratio determination because the policy reserve is a pre-funding of future claims and has no meaningful impact on the final claims pay-out. Furthermore, the reserve that MetLife is holding includes significant amount of conservatism due to the requirements of the state of New York, the company’s domicile state. However, we have agreed to provide the

¹ Includes only policies issued before Virginia Rate Stability Regulation adoption date of October 1, 2003. For the Group business, this includes all group policies that became effective before October 1, 2003 without regards to the individual certificate’s issue date.

demonstration by estimating the ALR that is based on the original pricing assumptions, and therefore, remove all additional reserve requirements under New York State Regulation.

If you have any questions regarding these results, please reach out to us. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "William P. Bigelow". The signature is fluid and cursive, with a horizontal line drawn underneath it.

William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

Attachment A-1
Metropolitan Life Insurance Company
Anticipated Loss Ratio Calculation
Policy Forms: 1LTC97 and 2LTC97
Policies Issued Before October 1, 2003

Virginia Experience

Before 88.98% Requested Increase		
1	Present Value of Incurred Claims:	72,645,686
2	Active Life Reserves:	14,669,918
3	Present Value of Premium:	53,289,334
Anticipated Loss Ratio = (1 - 2) / 3:		108.8%

After 88.98% Requested Increase		
1	Present Value of Incurred Claims:	69,801,275
2	Active Life Reserves:	14,669,918
3	Present Value of Premium:	60,357,558
Anticipated Loss Ratio = (1 - 2) / 3:		91.3%

NOTE: Present value is calculated as of December 31, 2017 based on the weighted average of maximum valuation interest rate of 4.50%.

Attachment A-2
Metropolitan Life Insurance Company
Anticipated Loss Ratio Calculation
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies Issued Before October 1, 2003

Virginia Experience

Before 59.15% Requested Increase		
1	Present Value of Future Claims:	28,283,383
2	Active Life Reserves:	7,322,204
3	Present Value of Future Premium:	24,345,760
Anticipated Loss Ratio = (1 - 2) / 3:		86.1%

After 59.15% Requested Increase		
1	Present Value of Future Claims:	26,965,486
2	Active Life Reserves:	7,322,204
3	Present Value of Future Premium:	27,032,765
Anticipated Loss Ratio = (1 - 2) / 3:		72.7%

NOTE: Present value is calculated as of December 31, 2017 based on the weighted average of maximum valuation interest rate of 4.48%.

Attachment A-3
Metropolitan Life Insurance Company
Anticipated Loss Ratio Calculation
Group Policy: GPNP99-LTC and G.LTC2798
Group Policy Effective Dates Before October 1, 2003

Virginia Experience

Before 45% Requested Increase		
1	Present Value of Future Claims:	44,180,542
2	Active Life Reserves:	6,284,769
3	Present Value of Future Premium:	45,251,779
Anticipated Loss Ratio = (1 - 2) / 3:		83.7%

After 45% Requested Increase		
1	Present Value of Future Claims:	43,615,915
2	Active Life Reserves:	6,284,769
3	Present Value of Future Premium:	49,003,353
Anticipated Loss Ratio = (1 - 2) / 3:		76.2%

NOTE: Present value is calculated as of December 31, 2017 based on the weighted average of maximum valuation interest rate of 4.47%.

Attachment A-4
Metropolitan Life Insurance Company
Anticipated Loss Ratio Calculation
Policy Forms: LTC.04
Policies Issued Before October 1, 2003

Virginia Experience

Before 73% Requested Increase		
1	Present Value of Incurred Claims:	12,672,444
2	Active Life Reserves:	3,447,657
3	Present Value of Premium:	10,381,825
Anticipated Loss Ratio = (1 - 2) / 3:		88.9%

After 73% Requested Increase		
1	Present Value of Incurred Claims:	12,505,191
2	Active Life Reserves:	3,447,657
3	Present Value of Premium:	11,678,992
Anticipated Loss Ratio = (1 - 2) / 3:		77.6%

NOTE: Present value is calculated as of December 31, 2017 based on the weighted average of maximum valuation interest rate of 4.50%.

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3809
gjisonna@metlife.com



Gina Jisonna
Manager – Product Development

October 10, 2019

Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated September 27, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1

Dear Mr. Dismore:

Thank you for your response dated September 27, 2019. Here are the answers to your questions:

Objection 1

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: As previously advised, the Bureau's review indicates that the proposed rate increase is only approvable for the post-rate stability block and not for the pre-rate stability block. Please revise the filing accordingly.

Response: The filing has been revised accordingly.

Objection 2

- IB RA Coverage Change form (Supporting Document)
- Coverage Change form (Supporting Document)

Comments:

1) We note that there are two Coverage Change Request Forms filed under the Supporting Documentation tab. Please confirm if the Company intends to use the Coverage Change Request Form which is identified by "COVCHG-VA (2019)" that appears in the lower left-hand corner of the document. If this is the correct document, please withdraw the "Long Term Care Increase Coverage Change Request Form" under the Supporting Documentation tab.

Response: We confirm that the COVCHG-VA form will be used and has been removed from the Supporting Documentation tab and filed under the Form Schedule tab. Additionally, the "Long Term Care Increase Coverage Change Request Form" has been withdrawn from the Supporting Documentation tab.

2) Please remove "COVCHG-VA (2019)" from Supporting Documentation tab and file under the "Form Schedule" tab since this appears to be a form and a similar document is filed under the Form Schedule under SERFF Tracking # META-131864670.

Response: The COVCHG-VA form has been removed from the Supporting Documentation tab and filed under the Form Schedule tab, as requested. Additionally, the COVCHG-VA has been withdrawn from the filing SERFF Tracking # META-131864670.

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Gina Jisonna', with a stylized flourish at the end.

Gina Jisonna

Gina Jisonna
Manager – Product Development

November 20, 2019

Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated September 27, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1

Dear Mr. Dismore:

Here are the answers to your objection letter dated November 18, 2019:

Objection 1

- Mitigation Rider ACI, ASI (Supporting Document)

Comments: Please provide a demonstration of actuarial equivalence for the landing spot factors. Cite the source of the data used for the demonstration (i.e. Company's own experience data and/or data from a recognized credible source).

Response: Rate adjustments for the Inflation Downgrades (Landing Spots) were calculated as follows:

The “Rating Factors for Decreases in Compound Inflation Percentage (below 5.0% level)” were derived with an exponential interpolation using the rates for No Inflation and 5% Automatic Inflation as the endpoints. Therefore, these rating factors reflect each given’s state original rate levels. However, since rate increases have applied uniformly to all benefit options for any single issue age, the rating factors have not been impacted by any rate increases that were approved and also reflect each given’s state current rate levels. On the other hand, the curve is specific to each set of plan rates, hence the factors must be created using the rates specific to each plan variation, leading to different factors for each specific type of coverage (benefit period, home care percentage, as well as issue age).

Factors were designed to account for each 0.1% change in inflation rate, so the exponential curve was set as follows:

$$\text{No Inflation Rate} = B \cdot (1+r)^0 = B$$

B = base rate (with No Inflation)

$$5\% \text{ Compound Inflation Rate} = B \cdot (1+r)^{50} = I$$

A = rate for 5% Automatic Compound Inflation Rider (ACI5 rider)

I = rate for ACI5 policy (base rate plus ACI5 rider)

$$I = B + A$$

50 = number of “steps” from 0.0% to 5.0% (each with a 0.1% increment)

$$\text{Thus, } r = (I / B)^{(1/50)} - 1$$

Factor (F) for each 0.1% decrease was derived as follows:

$$\text{Rate for 4.9\% inflation} = B \cdot (1+r)^{49}$$

Set this equal to some factor multiplied by the 5% Compound Inflation Rate

$$F \cdot (I) = B \cdot (1+r)^{49}$$

$$F = (B / I) \cdot (1+r)^{49}$$

$$F = (B / I) \cdot (1 + (I / B)^{(1/50)} - 1)^{49}$$

$$F = (B / I) \cdot (I / B)^{(49/50)}$$

$$F = (B / I) * (B / I)^{(-49/50)}$$

$$F = (B / I)^{(1/50)}$$

$$F = (I / B)^{(-1/50)}$$

For the example given at age 55, the originally filed rates are as follows:

B = 60

A = 61

I = 121

So the factor is:

$$F = (60/121)^{(1/50)}$$

$$F = 0.986069 \text{ (rounded to 6 decimals)}$$

This calculation is repeated for each benefit feature and issue age. Factors for simple inflation were calculated in a similar manner. Using these factors new rates are generated (for inflation percentages between 0% and 5%) that are consistent with the existing rates for other benefit options (namely, 5% inflation and no inflation). This ensures that the cost for these benefit options are actuarially consistent with respect to pricing assumptions.

Objection 2

- VA_VIP1_rates_63.76%\Increase_Pre-RS_Phase1-17.87%, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA] (Rate)

Comments: Objection 1 Response - October 10, 2019

1. Pursuant to the Company's response in Objection 1 to revise the proposed rate increase for the post-stability block and not the pre-rate stability block, please revise the requested rate increase for the Pre-RS (Affected Form Numbers LTC-VAL-VA, LTC-IDEALVA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA) to 0% and change the "Rate Action" to "Other" instead of "Revised". This is Item No. 1 under the Rate/Rule Schedule tab.

Response: SERFF has been updated accordingly.

Objection 3

- LTC-NF-VA - Adjustment Factors, [LTC-VAL-VA, LTC-IDEAL-VA, LTC-PREM-VA, LTC-FAC-VA, LTC-NF-VA] (Rate) Comments: Rate/Rule Schedule

Please confirm that there has been no change in the Nonforfeiture Coverage Rider Adjustment Factors. If there has been no change, please revise the "Rate Action" for Item No. 7 under the Rate/Rule Schedule tab to "Other" and change the "Percent Rate Change Request" to 0%.

Response: SERFF has been updated accordingly.

Objection 4

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Important Notice Regarding MetLife's Long-Term Care Inforce Rate Increase History

We note that this page has been removed from other policyholder letter versions. Please explain why it is retained in this version. If the Company's intent is to retain this page, it should be variable in the event of changes in the future and should not include TIAACREF Life Insurance Company long-term care policy rate changes.

Response: The rate history chart has been removed from the letters.

Objection 5

- Policyholder Letter, PH-LTR-VA (Form)

Comments: Letters for Phase I and Phase II Increase and Explanation of Variables (EOV).

1. Form number PH-LTR-VA is listed on the Form Schedule for two separate forms. Further, the form number is inconsistent with either of the attached forms. Please revise the Form Schedule to mirror the form numbers identified in the lower left-hand corner on the first page of each form.

Response: The Form Schedule has been updated.

2. The policyholder letter form is not in its final print version as required by 14 VAC 5-100-50 3. For example, there is highlighting in the address field on page 1.

Response: The highlighting has been removed.

3. Metropolitan Life Insurance Company and address in the upper left corner on page 1 does not appear to be in 10 point font. The Company Name should be as prominent as the company name in the first sentence of the letter on page 1.
Response: The company name and return address are in 10 point font.

4. [Mail Date] does not appear on the EOVS
Response: The Mail date has been added to the EOVS.

5. We request the company remove the portion of the second sentence under "About the Premium Increase" that states, "...and receive authority from Virginia to implement the [XX%] increase on your policy noted above."
Response: This language has been revised to mirror the letters in the other filings.

6. The EOVS., Under "About the Premium Increase" references a second paragraph beginning with "We are implementing..." We could not find this paragraph or sentence in the letter.
Response: This language has been revised to mirror the letters in the other filings.

7. Under "Your Options", second sentence, first 6 words appear to be a different font from the font used in the rest of the sentence.
Response: The font is the same throughout the document.

8. Under "Things to consider", the second sentence references the Long-Term Care Inforce Rate Increase History which has been removed from the company's other policyholder letters. Since this table is not variable and references policies that are not Metropolitan Life Insurance Company policies (i.e. TIAA-CREF Life Insurance Company policies are referenced) the company should consider removing both the table and references to the table within the letter.
Response: The rate history chart and references has been removed.

9. The EOVS states Under "Your Options" that the call center hours are bracketed. The letter does not contain brackets around the call center hours in the first paragraph under "Your Options".
Response: The call center hours have been bracketed on the letter.

10. We could not find a second paragraph under "Your Options" to which several EOVS variable items are referenced. Please explain.
Response: The letter includes the paragraph in question.

11. Under "Next Steps" the call center hours are not bracketed as stated on the EOVS.
Response: The Call center hours are now bracketed on the letter.

12. The Virginia Bureau of Insurance recommends that the Signature block, name and title be made variable.
Response: The signature, name and title are now variable and the letters and EOVS have been revised.

13. Please list the variable options that apply to Enclosures or include a statement that changes to the EOVS will be submitted to the Virginia Bureau of Insurance for approval prior to implementation.
Response: The coverage change form is with the Bureau for review and approval, and the Frequently Asked Questions are included with the 2 policyholder letters which is currently under review.

14. Q14 on Frequently Asked Questions, EOVS states that call center hours are bracketed. The letter does not contain the referenced brackets around the hours.
Response: The call center hours on the letters are bracketed.

Objection 6

Comments: Explanation of Variables

There are a number of different explanation of variable tables under the Supporting Documentation tab. Please review them and withdraw the ones that are no longer active.

Response: All prior versions of the EOVS have been removed from the Supporting Documentation tab.

Objection 7

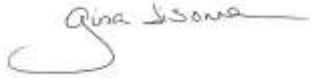
Comments: Rate/Rule Schedule - Company Rate Information

Please correct the Company Rate Information. The minimum % change should be 0% since there is no increase for the pre-rate stability plans. Please correct the other applicable fields as necessary.

Response: The Rate/Rule Schedule has been updated accordingly.

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in dark ink, appearing to read "Gina Jisonna", with a long horizontal flourish extending to the right.

Gina Jisonna

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3809
gjisonna@metlife.com



Gina Jisonna
Manager – Product Development

November 21, 2019

Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated September 27, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1

Dear Mr. Dismore:

Here are the answers to your objection letter dated November 20, 2019:

Objection 1

*Item No. 1: Please remove the Pre-RS_Phase 1-17/87% proposed rate sheets and replace them with the current rate sheets for the Pre-RS policies. The Rate Action Other Explanation: should show "0.00%". **MetLife Response:** This has been corrected.*

*Item No. 7: Please change the Rate Action from "Revised" to "Other" for LTC-NF-VA-Adjustment Factors. The Rate Action Other Explanation should show "0.00%". **MetLife Response:** This has been corrected.*

*Item No. 8: Please change the Rate Action from "Other" to "New" for VIPI Landing Spot Rating Factors. **MetLife Response:** This has been corrected.*

Objection 2

*1. Under the blue box, "*Current Premiums ." has [COMPLETE DATE] and this bracketed item needs to be added to the E.O.V. **MetLife Response:** The EOv has been revised.*

*2. E.O.V. states the Signature, name and title are bracketed. Please bracket these items on the letter. **MetLife Response:** The signature, name and title are bracketed.*

*3. E.O.V. states, "Enclosures are bracketed in the event they change in the future." Please add, "Any change to the Enclosures will be submitted as a revision to the E.O.V. for approval by the Virginia Bureau of Insurance." **MetLife Response:** The EOv's has been revised.*

Objection 3

*1. Under the blue box, "*Current Premiums ." has [COMPLETE DATE] and this bracketed item needs to be added to the E.O.V. **MetLife Response:** The EOv has been revised.*

*2. Under "We're here to help", for consistency, please bracket the customer service hours and add this explanation to the E.O.V. **MetLife Response:** Customer service hours are bracketed, and information added to the EOv.*

3. The E.O.V. states that the Signature, name and title are bracketed. Please bracket these items in the letter.

MetLife Response: These are bracketed on the letter.

4. Enclosures should be bracketed in the letter. Add this item to the E.O.V. "Enclosures are bracketed in the event they change in the future. Any change to the Enclosures will be submitted as a revision to the E.O.V. for approval by the Virginia Bureau of Insurance." **MetLife Response:** The revisions have been made.

5. Please provide a "John Doe" version of the revised phased increase letter and place this under the Supporting Documentation tab. **MetLife Response:** John Doe version of the phase 2 letter has been created and is under Supporting Documentation.

Objection 4

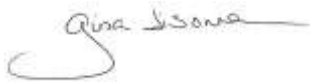
1. Option to Cancel Coverage - add bracket to the end of the last sentence in the last option, "Cancel your coverage". **MetLife Response:** Bracket has been added.

2. Step 2 - {DATE} brackets should be changed to use the same brackets as the other variable items. **MetLife Response:** Brackets have been revised for consistency.

3. In the 3rd paragraph below the section titled CANCELLATION, the sentence that begins with "Any changes..." the [date] should be added to the EOv and explained. **MetLife Response:** This was already included on the EOv; I did expand it to note the date field is variable and based on when the coverage change selected will be effective, based on the policy.

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Gina Jisonna", with a stylized flourish at the end.

Gina Jisonna

Gina Jisonna
Manager – Product Development

December 3, 2019

Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated September 27, 2019
SERFF/STATE Tracking #: META-130643279
Company Tracking #: CT15-201 VIP1

Dear Mr. Dismore:

Here are the answers to your objection letter dated December 2, 2019:

Objection 1

- Policyholder Letter, PH-LTR-VA (2019) (Form)

Comments: 1. Pursuant to 14 VAC 5-100-50, all text must appear in a minimum type size of 10 point.

Response: The text is Georgia 11.

2. The first sentence in the second paragraph under "About the Premium Increase" please revise "... received authority from Virginia to "... our request was found to be in compliance with the laws and regulations of the state of Virginia "

Response: This change was already made and mirrors the language on the other letters.

3. The last sentence in the 4th paragraph under "Things to consider", "Please note that all options available may not be of equal value." is a disclosure and should appear in bold print.

Response: The sentence has been bolded

4. The second sentence, "There are personalized options available that " under "Your Options" appears to be a font change. Please advise if there is a reason for this change.

Response: After going through the paragraphs, we confirm the font is the same.

5. Under "Your Options" the variable disclosure regarding partnership policies should more closely mirror the language set forth in 14VAC5-200-75 D. 2. c.

Response: Language has been revised

6. As required by 14VAC5-200-75 A. 4. b., the policyholder letter does not advise the insured of the right to a revised premium rate schedule.

Response: This statement was added previously. It's located right before the sentence, "Please note that all options may not be of equal value."

Objection 2

- Policyholder Letter, PH-LTR-P2-VA (Form)

Comments: 1) The disclosure in the "Your Options" section regarding partnership policies should more closely mirror the language set forth in 14VAC5-200-75 D. 2. c.

Response: The language has been revised.

2) Pursuant to 14VAC5-200-75 A. 4. b. the policyholder letter does not advise the insured of the right to a revised premium rate schedule.

Response: The language was previously added.

3) In the first sentence, under "Why we're contacting you", refers to the insured's "Term Care" Insurance policy. It appears the reference should be to "Long-Term Care" insurance policy.

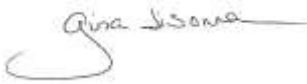
Response: The correction has been made.

4) The policyholder letter does not satisfy the requirement set forth in 14VAC5-200-75 D. 2. b.

Response: The rate history chart has been added back to the letter and we now comply with all VA's requirements.

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in dark ink, appearing to read "Gina Jisonna", with a stylized flourish at the end.

Gina Jisonna