
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:	2019 Rate Increase Filings/CT19-216 LTC97		

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:	Form/Rate
Date Submitted:	03/13/2019
SERFF Tr Num:	META-131864567
SERFF Status:	Closed-Approved
State Tr Num:	META-131864567
State Status:	Approved
Co Tr Num:	CT19-216 LTC97 (RW)
Implementation	On Approval
Date Requested:	
Author(s):	Cherise Livingston, Cory Johnson, Patricia Brabant
Reviewer(s):	Bill Dismore (primary)
Disposition Date:	12/05/2019
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: 2019 Rate Increase Filings/CT19-216 LTC97

General Information

Project Name: 2019 Rate Increase Filings
Project Number: CT19-216 LTC97
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 88.98%

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/05/2019
State Status Changed: 12/05/2019
Created By: Robert Waldron
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Deemer Date: 12/27/2019
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.

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 1LTC-97-VA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

This is a resubmission of SERFF # META-128896415

We are filing, for your review and authorization, a request for a 88.98% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

1LTC-97-VA - approved by your Department in 1998
2LTC-97-VA - approved by your Department in 1998

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 August, 1998 to May, 2004, and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2006.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders

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: 2019 Rate Increase Filings/CT19-216 LTC97

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 SeriesNew Compound Rider FormNew Lower Compound Amount(s)New Simple Rider FormNew Lower Simple Amount(s)
 1LTC-97-VA
 2LTC-97-VALTC97-IMR0.1% - 4.9%LTC97-IMR0.1% - 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, as we may offer inflation mitigation options to insureds outside of this requested rate increase. Please see below for a description of the rider.

LTC97-IMRAutomatic Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s 1LTC-97-VA, 2LTC-97-VA, who elect to reduce the increase percentage that applies to their current inflation protection feature. The rider changes the percentage amount for increases under the applicable provision contained in the policy to mitigate the rate increase impact.

Please note that previously, a premium rate increase of 18% was approved by your Department on 6/10/10 and implemented by us for policyholders with an initial issue age under 70 for the above listed forms.

Please note that previously, a premium rate increase request of 58% was rejected by your Department on 10/16/14, and not implemented.

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;

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: 2019 Rate Increase Filings/CT19-216 LTC97

•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.

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 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.

olf 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 and coverage change form for informational purposes.

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.

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
Assistant Vice President
Product Management & Compliance

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:	2019 Rate Increase Filings/CT19-216 LTC97		

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
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
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:	2019 Rate Increase Filings/CT19-216 LTC97		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bill Dismore	12/05/2019	12/05/2019

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	11/26/2019	11/26/2019
Info has been requested from company	Bill Dismore	05/13/2019	05/13/2019
Info has been requested from company	Bill Dismore	04/30/2019	04/30/2019

Response Letters

Responded By	Created On	Date Submitted
Cory Johnson	11/27/2019	11/27/2019
Cherise Livingston	05/13/2019	05/13/2019
Cherise Livingston	05/02/2019	05/02/2019

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Final Factors to File-LTC97	Cory Johnson	10/10/2019	10/10/2019
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	VA_Cov Chng Form	Cory Johnson	04/25/2019	04/30/2019
Form	LTC97 Modification Rider	Cory Johnson	04/25/2019	04/30/2019
Supporting Document	Updated Policyholder Letters	Cory Johnson	04/25/2019	04/30/2019
Supporting Document	Statement of Variability	Cory Johnson	04/25/2019	04/30/2019
Supporting Document	PolicyHolder letter John Doe Versions	Cory Johnson	04/25/2019	04/30/2019

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Post Submission Amendment Review needed	Note To Reviewer	Cory Johnson	04/25/2019	04/25/2019
VALR for LTCI Filings	Reviewer Note	Bill Dismore	07/18/2019	
Actuarial Review Final Summary Report	Reviewer Note	Bill Dismore	04/30/2019	
RRS	Reviewer Note	Bill Dismore	04/10/2019	

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Disposition

Disposition Date: 12/05/2019

Implementation Date:

Status: Approved

Comment:

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	88.980%	88.980%	\$1,248,986	817	\$1,403,671	88.980%	88.980%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document	Filing Letter	Received & Acknowledged	Yes
Supporting Document	call center scripting	Received & Acknowledged	Yes
Supporting Document (revised)	Updated Policyholder Letters	Received & Acknowledged	Yes
Supporting Document (revised)	Statement of Variability	Received & Acknowledged	Yes
Supporting Document	Explanation of Variable for the Coverage Change Form	Received & Acknowledged	Yes
Supporting Document	Policy Forms	Received & Acknowledged	Yes
Supporting Document	PolicyHolder letter John Doe Versions	Received & Acknowledged	Yes
Supporting Document	Response Letter 2019-05-02	Received & Acknowledged	Yes
Supporting Document	Response Letter 2019-05-13	Received & Acknowledged	Yes
Supporting Document	ALR Response	Received & Acknowledged	Yes
Supporting Document	Attachment-ALR	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	VA_LTC97_VIP2_Insured RA ltr FAQs	Withdrawn	No
Supporting Document	Statement of Variability	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:	2019 Rate Increase Filings/CT19-216 LTC97		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	VA_Cov Chng Form	Received & Acknowledged	Yes
Form (revised)	LTC97 Modification Rider	Received & Acknowledged	Yes
Form	VA_Cov Chng Form	Withdrawn	No
Form	LTC97 Modification Rider	Withdrawn	No
Rate	VA_LTC97_rates_88.98%Increase	Approved	Yes
Rate (revised)	Final Factors to File-LTC97	Approved	Yes
Rate	LTC97_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		
Project Name/Number:	2019 Rate Increase Filings/CT19-216 LTC97		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/26/2019
Submitted Date	11/26/2019
Respond By Date	12/10/2019

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

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please contact the undersigned at (804) 371-9370 or via email at bill.dismore@scc.virginia.gov to set up a conference call between the VA BOI and the Company's actuary(ies) and compliance officer to resolve the following issues present in this filing and META-131864670.

The issue in question is as follows:

Both filings have requested rate increases for the same form numbers. The forms were issued in Virginia from April of 2005 through December of 2009. The Company has labeled the filings VIP2 (Old) which is META-131864670, requesting a 105% rate increase; and VIP2 (New) which is META-131864657 requesting a 42% rate increase. MetLife has separated the filings by application date. All policies in which the applications were received on or before 6/15/2009 (1,526 policies) will receive a 105% rate increase. All policies in which the applications were received on or after 6/16/2009 (191 policies) will receive a 42% rate increase.

MetLife argues that the policies issued on 6/16/2009 or later, where approved, were issued at higher premiums to address emerging rate inadequacies, specifically material changes in pricing assumptions including lapse and mortality. MetLife intends for the rate increase differential in these filings to moderate the gap between the two base rates, which they feel is appropriate given the similarity of the features, demographics and risk profile. They also state that this has been their approach nationwide and they have never been asked to combine the base rates by states that have approved rate increases. They believe it is most equitable to maintain this practice for the VA filings.

The Virginia Bureau of Insurance expressed their concerns regarding separate filings for the same form, under SERFF Tracking # META-128896442 in their 10/24/2014 Objection letter, specifically stated under Objection #1. The Company did not respond to that objection and the filing was ultimately rejected.

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.

PDF Pipeline for SERFF Tracking Number META-131864567 Generated 12/07/2019 12:11 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: 2019 Rate Increase Filings/CT19-216 LTC97

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/13/2019
Submitted Date	05/13/2019
Respond By Date	05/27/2019

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

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Virginia BOI has a concern that the requested increase would put Virginia's cumulative rate increase at 123% (factoring in the prior rate increase of 18% approved in 2010) which is higher than any other state. From the data submitted as of 1/31/2019, an average nationwide rate increase of 50% has been approved and the maximum approved in any state is 86.44%. A rate increase of 27% would bring the VA increase to 50%; a 58% increase would bring the VA increase to 86.44%.

Please provide an explanation for the higher increase request for Virginia compared to other states.

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: 2019 Rate Increase Filings/CT19-216 LTC97

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/30/2019
Submitted Date	04/30/2019
Respond By Date	05/30/2019

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

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

Comments: Please provide the SERFF Tracking #.

Objection 2

- VA_LTC97_VIP2_Insured RA ltr FAQs (Supporting Document)

Comments: 1) Please provide a "JOHN DOE" version of the letter so that we may review the letter through the eyes of a policyholder. Include all attachments that are sent with the notification letter. The "JOHN DOE" letter should be placed under the Supporting Documentation tab.

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: 2019 Rate Increase Filings/CT19-216 LTC97

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/27/2019
Submitted Date	11/27/2019

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Bill Pease note: Per our phone conversation, the objection comments pertain to filing META-131864657, not META-131864567.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please contact the undersigned at (804) 371-9370 or via email at bill.dismore@scc.virginia.gov to set up a conference call between the VA BOI and the Company's actuary(ies) and compliance officer to resolve the following issues present in this filing and META-131864670.

The issue in question is as follows:

Both filings have requested rate increases for the same form numbers. The forms were issued in Virginia from April of 2005 through December of 2009. The Company has labeled the filings VIP2 (Old) which is META-131864670, requesting a 105% rate increase; and VIP2 (New) which is META-131864657 requesting a 42% rate increase. MetLife has separated the filings by application date. All policies in which the applications were received on or before 6/15/2009 (1,526 policies) will receive a 105% rate increase. All policies in which the applications were received on or after 6/16/2009 (191 policies) will receive a 42% rate increase.

MetLife argues that the policies issued on 6/16/2009 or later, where approved, were issued at higher premiums to address emerging rate inadequacies, specifically material changes in pricing assumptions including lapse and mortality. MetLife intends for the rate increase differential in these filings to moderate the gap between the two base rates, which they feel is appropriate given the similarity of the features, demographics and risk profile. They also state that this has been their approach nationwide and they have never been asked to combine the base rates by states that have approved rate increases. They believe it is most equitable to maintain this practice for the VA filings.

The Virginia Bureau of Insurance expressed their concerns regarding separate filings for the same form, under SERFF Tracking # META-128896442 in their 10/24/2014 Objection letter, specifically stated under Objection #1. The Company did not respond to that objection and the filing was ultimately rejected.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you,

Gina

Sincerely,

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:	2019 Rate Increase Filings/CT19-216 LTC97		

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/13/2019
Submitted Date	05/13/2019

Dear Bill Dismore,

Introduction:

Dear Mr. Dismore:

The following is our response to your objection letter dated May 13, 2019:

Response 1

Comments:

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Virginia BOI has a concern that the requested increase would put Virginia's cumulative rate increase at 123% (factoring in the prior rate increase of 18% approved in 2010) which is higher than any other state. From the data submitted as of 1/31/2019, an average nationwide rate increase of 50% has been approved and the maximum approved in any state is 86.44%. A rate increase of 27% would bring the VA increase to 50%; a 58% increase would bring the VA increase to 86.44%.

Please provide an explanation for the higher increase request for Virginia compared to other states.

Response: We ask for uniform rate increases across all states. Since your Department has granted no increases or lower previous increases than other states, MetLife must continue to ask for the amount that is needed based on your prior approvals.

Thank you for your timely response and consideration.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Virginia BOI has a concern that the requested increase would put Virginia's cumulative rate increase at 123% (factoring in the prior rate increase of 18% approved in 2010) which is higher than any other state. From the data submitted as of 1/31/2019, an average nationwide rate increase of 50% has been approved and the maximum approved in any state is 86.44%. A rate increase of 27% would bring the VA increase to 50%; a 58% increase would bring the VA increase to 86.44%.

Please provide an explanation for the higher increase request for Virginia compared to other states.

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 2019-05-13
Comments:	Please see the attached Response Letter 2019-05-13
Attachment(s):	VA LTC97 Response to Objection Dated 2019-5-13.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Gina Jisonna
Manager, Product Development
Sincerely,
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:	2019 Rate Increase Filings/CT19-216 LTC97		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/02/2019
Submitted Date	05/02/2019

Dear Bill Dismore,

Introduction:

Dear Mr. Dismore:

The following is our response to your objection letter dated April 29, 2019

Response 1

Comments:

The SERFF Tracking Number has been added to the Rate Request Summary.

Related Objection 1

Applies To:

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

Comments: Please provide the SERFF Tracking #.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see the attached Long Term Care Insurance Rate Request Summary
Attachment(s):	VA_Part 1LTC Rate Request Summary - LTC97.pdf
<i>Previous Version</i>	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see the attached Long Term Care Insurance Rate Request Summary
Attachment(s):	VA_Part 1LTC Rate Request Summary - LTC97.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:	2019 Rate Increase Filings/CT19-216 LTC97		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see the attached Long Term Care Insurance Rate Request Summary
Attachment(s):	VA_Part 1LTC Rate Request Summary - LTC97.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	<i>Please see the attached Long Term Care Insurance Rate Request Summary</i>
Attachment(s):	<i>VA_Part 1LTC Rate Request Summary - LTC97.pdf</i>
Satisfied - Item:	Response Letter 2019-05-02
Comments:	Attached is the Response Letter 2019-05-02
Attachment(s):	VA LTC97 Response to Objection Dated 2019-4-29.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The John Doe versions were included on the Supporting Documentation tab with the Amendment submission on 4/30/19.

Related Objection 2

Applies To:

- VA_LTC97_VIP2_Insured RA ltr FAQs (Supporting Document)

Comments: 1) Please provide a "JOHN DOE" version of the letter so that we may review the letter through the eyes of a policyholder. Include all attachments that are sent with the notification letter. The "JOHN DOE" letter should be placed under the Supporting Documentation tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	META-131864567	State Tracking #:	META-131864567	Company Tracking #:	CT19-216 LTC97 (RW)
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:	2019 Rate Increase Filings/CT19-216 LTC97				

Thank you for your timely response and consideration.

Sincerely,

*Gina Jisonna
Manager, Product Development
Sincerely,
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:	2019 Rate Increase Filings/CT19-216 LTC97		

Amendment Letter

Submitted Date: 10/10/2019

Comments:

Please see the attached revised Landing Spot Rating Factors.

Thank you for your attention to our filing.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Final Factors to File-LTC97	1LTC-97-VA, 2LTC-97-VA	Revised	Previous State Filing Number: META-128896415 Percent Rate Change Request: 88.98	Final Factors to File-LTC97.pdf,	10/10/2019 By:
<i>Previous Version</i>						
1	<i>LTC97_Landing_Spot_Rating_Factors</i>	<i>1LTC-97-VA, 2LTC-97-VA</i>	<i>Revised</i>	<i>Previous State Filing Number: META-128896415 Percent Rate Change Request: 88.98</i>	<i>LTC97_Landing_Spot_Rating_Factors.pdf,</i>	<i>03/13/2019 By: Robert Waldron</i>

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:	2019 Rate Increase Filings/CT19-216 LTC97		

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 response to ALR.
Attachment(s):	VA Response to ALR.pdf
Satisfied - Item:	Attachment-ALR
Comments:	Please see the following attachment to supplement 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:	2019 Rate Increase Filings/CT19-216 LTC97		

Amendment Letter

Submitted Date: 04/30/2019

Comments:

Dear Mr. Dismore,

As outlined in our objection response to SERFF Filing # META-130643279, we are submitting revised Policyholder letter templates, EOVs and corresponding John Doe versions. The updated versions are all inclusive of your department's latest recommendations and approved language. They also include variability for all possible filing requests (i.e., increases with or without phased implementation; increases with or without landing spot offers). The same revised forms were submitted for your review and approval in SERFF filing # META-130643279.

Thank you,

Gina Jisonna

Changed Items:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	VA_Cov Chng Form		OTH	Other	Removed	56.000	VA_Cov Chng Form.pdf	Date Submitted: 04/30/2019 By:
<i>Previous Version</i>								
1	VA_Cov Chng Form	COVCHG-VA (2019)	OTH	Initial		56.000	VA_Cov Chng Form.pdf	Date Submitted: 03/13/2019 By: Robert Waldron
2	LTC97 Modification Rider		POLA	Other	Removed	47.000	LTC97 Modification Rider.pdf	Date Submitted: 04/30/2019 By:
<i>Previous Version</i>								
2	LTC97 Modification Rider	LTC97-IMR	POLA	Initial		47.000	LTC97 Modification Rider.pdf	Date Submitted: 03/13/2019 By: Robert Waldron

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Updated Policyholder Letters
Comments:	Attached are the Updated Policyholder Letters
Attachment(s):	VA PH ltr_W_WO LS_W_WO Phase.pdf VA PH ltr_W_WO LS_Phase 2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>VA_LTC97_VIP2_Insured RA ltr FAQs</i>
Comments:	<i>Attached is the VA_LTC97_VIP2_Insured RA ltr FAQs</i>
Attachment(s):	<i>VA_LTC97_VIP2_Insured RA ltr FAQs.pdf</i>
Satisfied - Item:	Statement of Variability
Comments:	Attached are the updated Statement of Variability
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 Variability</i>
Comments:	<i>Attached is the Statement of Variability for the VA_LTC97_VIP2_Insured RA ltr FAQs</i>
Attachment(s):	<i>EOV_VA LTC97_VIP2_RA ltr FAQs.pdf</i>
Satisfied - Item:	PolicyHolder letter John Doe Versions
Comments:	
Attachment(s):	VA PH ltr W_WO LS_Phase 2 - John Doe.pdf VA PH ltr_W_WO LS_W_WO Phase- 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:	2019 Rate Increase Filings/CT19-216 LTC97		

Note To Reviewer

Created By:

Cory Johnson on 04/25/2019 03:12 PM

Last Edited By:

Cory Johnson

Submitted On:

04/25/2019 03:12 PM

Subject:

Post Submission Amendment Review needed

Comments:

Dear Mr. Dismore,

As outlined in our objection response to SERFF Filing # META-130643279, we are submitting revised Policyholder letter templates, EOVs and corresponding John Doe versions. The updated versions are all inclusive of your department's latest recommendations and approved language. They also include variability for all possible filing requests (i.e., increases with or without phased implementation; increases with or without landing spot offers). The same revised forms were submitted for your review and approval in SERFF filing # META-130643279.

Thank you,

Gina Jisonna

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Reviewer Note

Created By:

Bill Dismore on 07/18/2019 06:31 AM

Last Edited By:

Bill Dismore

Submitted On:

07/19/2019 01:35 PM

Subject:

VALR for LTCI Filings

Comments:

Comments and status from the VA BOI's review MetLife's resistance to recalculate the policy reserve.

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 LTCL 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 (LTCL). 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 LTCL hearing on May 21, 2019. However, we wanted to share this information as you give thought to next steps on LTCL generally. We welcome a discussion on this topic as well as our pending LTCL 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: 2019 Rate Increase Filings/CT19-216 LTC97

Reviewer Note

Created By:

Bill Dismore on 04/30/2019 01:58 PM

Last Edited By:

Bill Dismore

Submitted On:

12/05/2019 03:11 PM

Subject:

Actuarial Review Final Summary Report

Comments:

4/30/2019 - Assigned to Shawn Parks. Review by date set for 5/14/2019.

5/13/2019 - Rec'd ARC's Final Summary Report. Rate increase is actuarially justified.

10/31/19 - 2 Questions for Shawn to consider and advise the BOI

1.What would the impact have been if the rate increase had been implemented earlier (the Company was non-responsive to objections in earlier filings)?

2. Would the Texas method make any difference in your final summary opinion as far as the Loss Ratio Test?

Shawn's response:

- The requested increases in these filings are higher than the percentages that were requested in prior years, so in that regard, there has been a real impact of the delay.
- Offsetting that is the fact that the premium for the last five years has been lower.
- It appears from the analysis that there is still some wiggle room in the numbers such that a larger increase could have been requested on these filings.
- Since this is the first increase on these forms, using the Texas method would probably not limit the increases, and may actually cause the company to ask for a larger increase since they would be precluded from recouping in the future any justified increase that is left on the table.

May 9, 2019

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

Subject: **SERFF Tracking #META-131864567**

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 Long Term Care Insurance.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200-150. 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, I believe that the Company has demonstrated that the request is in compliance with all applicable regulations.

Other Considerations: The Bureau may wish to consider that the cumulative increase in Virginia with this increase request would be significantly higher than the nationwide average.

Historical Background

These policy forms were issued in Virginia from 1998 through 2004, but the Company states that all remaining inforce policies were issued prior to 10/1/2003.

As of 09/30/2018, there were 817 insureds with \$1.4M premium in force in Virginia, and annual premiums of \$38.1M nationwide, making Virginia’s block approximately 3.7% of the total.

One previous increase of 18% was approved in 2010 for issue ages under 70. In 2013, the Company submitted a 58% rate increase request that was ultimately rejected by the Bureau in 2014 for non-responsiveness. The Company is currently requesting a rate increase of 89%.

The Company presents the following rationale for this increase: “*Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.*”

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 June 2017 with selection factors wearing off after 3 years. The original assumptions were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications at the time of original pricing.

The A/E based on the revised assumptions is 99% for incidence and 101% for terminations. This data was not available under original assumptions.

One basis for measuring credibility is the formula recommended by the American Academy of Actuaries (“AAA”) in a Long-term Care Credibility Monograph issued in August 2016. Under the formula recommended, 3,246 claims are needed for full LTCI data credibility. The standard is applied to cumulative historical experience to determine the credibility of the block. The Company’s aggregate morbidity is based on over 57,000 claims, resulting in full credibility.

Mortality – The mortality is set at 88% of the Annuity 2000 Basic Table with selection factors from 25% to 100% over 10 years. The original assumption was based on the 1983 GAM mortality table with loading removed. The current mortality produces an A/E ratio of 80%.

Voluntary Lapse –The current lapse assumptions are based on Company experience through June 2017. The ultimate lapse rate is 0.9% at durations 11+. Shock lapses of 3.22% and benefit reductions of 2.14% are assumed in the year of implementation. The original ultimate assumption was 4.5% in years 10+. The A/E vs. current assumptions is 94% at durations 7+.

Interest – the average valuation interest rate is 4.50% and is used for discounting the projections. The original pricing rate was 6.00%.

Inflation Landing Spots

The Company is offering the policyholder the option to reduce the future inflation percentage in return for a reduction in premium. Rather than using a single percentage offered to all policyholders (“landing spot”), the Company is calculating for each

policyholder a reduced inflation factor to bring their new premium to the same level as the premium before the increase. This varies based on the issue age of the insured. Because the premium reduction factors are based on an interpolation of the difference between the 5% inflation premium and the no inflation premium for each issue age, this approach appears to be much more equitable to the policyholder versus the typical approach of a single landing spot calculated by use of averages and offered to all policyholders.

Projections

The Company has included both nationwide and Virginia-only loss ratio projections as of 12/31/2017. 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.

In Attachment 2 submitted by the Company, the lifetime loss ratio in the original filing was 61% using actual sales. However, this exhibit used the original interest rate at the time of pricing (6.0%). We used the data in Attachment 3 to recalculate at 4.50% to match the interest rate in the current projection, resulting in an original loss ratio of 71.1%. The projected lifetime loss ratio without an increase is 126% and 109% after the requested increase. The future loss ratio taking into account the active life reserve is 83%.

60/80 Test

71.1/80 Minimum Claims	Projected Incurred Claims	Pass/Fail
968 M	1,465 M	PASS

The 60/80 test prescribes the use of the valuation interest rate, which averaged 4.50% over the issue years of the policies covered by this filing. We also substituted the original loss ratio of 71.7% where appropriate.

PV of Future Loss Test

Scenario	PV Future Loss
Original	-240 M
No Incr	-867 M
89% Incr	-674 M

The goal of this test is to ensure that, when looking only into the future, the company is not in a better position financially than if the assumptions were to play out according to

original assumptions (except for interest). This is done by calculating the present value of the future expected loss under original assumptions and comparing that to the current assumptions with and without the proposed premium action. For this filing, the loss is greater under the current assumptions than original assumptions, so this test would not limit the increase.

State Rate Equity

From the data submitted as of 1/31/2019, an average nationwide rate increase of 50% has already been approved, and the maximum in any state is 86.44%. The Company did not supply any information about pending rate increases in other states.

The requested increase would put Virginia at 123%, which is higher than any other state. An increase of 27% would bring Virginia to 50%; a 58% increase would bring Virginia to 86.44%.

Reliance and Qualifications

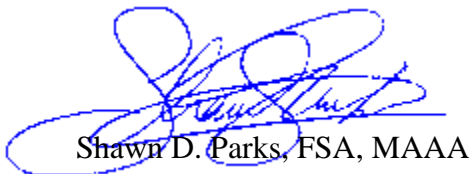
I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. 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:	2019 Rate Increase Filings/CT19-216 LTC97		

Reviewer Note

Created By:

Bill Dismore on 04/10/2019 09:09 AM

Last Edited By:

Bill Dismore

Submitted On:

12/05/2019 03:06 PM

Subject:

RRS

Comments:

Rate Review Summary

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:	
Effective Date:	6/1/19

Revised Rates

Average Annual Premium Per Member:	\$1718.00
Average Requested Percentage Rate Change Per Member:	88.98%
Minimum Requested Percentage Rate Change Per Member:	88.98%
Maximum Requested Percentage Rate Change Per Member:	88.98%
Number of Policy Holders Affected :	817

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
1LTC-97-VA 2LTC-97-VA	LTC97

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 an 88.98% increase on this block of individual long-term care insurance forms. As the forms were issued in Virginia from 1998 through 2003, 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).

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 pre-rate stability block. Therefore, the company was advised that the Bureau would approve the rate increase for the pre-rate stability block.

This increase will impact approximately 817 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>.

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: 2019 Rate Increase Filings/CT19-216 LTC97

Post Submission Update Request Processed On 04/30/2019

Status: Disallowed
Created By: Cory Johnson
Processed By: Bill Dismore
Comments: It is not necessary to communicate this information via post-submission update. In the future it is best to provide this type of comment via "Note to Reviewer".

General Information:

Field Name	Requested Change	Prior Value
Domicile Status Comments	Dear Mr. Dismore, As outlined in our objection response to SERFF Filing # META-130643279, we are submitting revised Policyholder letter templates, EOVs and corresponding John Doe versions. The updated versions are all inclusive of your departments latest recommendations and approved language. They also include variability for all possible filing requests (i.e., increases with or without phased implementation; increases with or without landing spot offers). The same revised forms were submitted for your review and approval in SERFF filing # META-130643279. Thank you, Gina Jisonna	

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Form Schedule

Lead Form Number: COVCHG-VA (2019)								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Received & Acknowledged 12/05/2019	VA_Cov Chng Form		OTH	Other	Removed	56.000	VA_Cov Chng Form.pdf
2	Received & Acknowledged 12/05/2019	LTC97 Modification Rider		POLA	Other	Removed	47.000	LTC97 Modification Rider.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

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* and Mitigate Premium Increase]**

Daily Benefit Amount: [\$XXX.XX] Premium: [\$XXX.XX][mode]

☐ **Reduce Total Lifetime Benefit (benefit duration)* and Mitigate Premium Increase]**

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]

[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 all of the increase 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.

METROPOLITAN LIFE INSURANCE COMPANY

Automatic Inflation Protection Modification Rider

This Rider changes the percentage for increases under the Compound Increase or Simple Increase feature of the Inflation Protection provision of Your Policy. Your Schedule of Benefits shows which feature applies to You.

As of the Effective Date of this Rider, all references to 5% increases in the benefit increase feature that applies to You are changed to [X%].

Effective Date of this Rider This Rider takes effect on the Rider Effective Date shown below.

In all other respects, the provisions and conditions of Your policy remain the same.

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.

**Jeannette Pina
Vice-President & Secretary]**

Rider Effective Date: [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:	2019 Rate Increase Filings/CT19-216 LTC97		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	18.000%
Effective Date of Last Rate Revision:	12/01/2010
Filing Method of Last Filing:	See section 16 of the actuarial memorandum
SERFF Tracking Number of Last Filing:	META-128896415

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	88.980%	88.980%	\$1,248,986	817	\$1,403,671	88.980%	88.980%

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		VA_LTC97_rates_88.98%Increase	1LTC-97-VA, 2LTC-97-VA	Revised	Previous State Filing Number: META-128896415 Percent Rate Change Request: 88.98	VA_LTC97_rates_88.98%Increase.pdf,
2		Final Factors to File-LTC97	1LTC-97-VA, 2LTC-97-VA	Revised	Previous State Filing Number: META-128896415 Percent Rate Change Request: 88.98	Final Factors to File-LTC97.pdf,

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Optional Inflation Protection without Nonforfeiture
Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
19	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
20	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
21	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
22	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
23	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
24	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
25	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
26	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
27	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
28	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
29	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
30	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
31	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
32	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
33	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
34	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
35	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
36	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
37	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
38	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
39	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
40	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
41	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
42	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
43	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
44	57.98	55.75	51.29	64.67	62.44	57.98	69.13	64.67	60.21	73.59	69.13	64.67	93.66	86.97	80.28
45	69.13	66.90	62.44	80.28	78.05	71.36	86.97	82.51	75.82	93.66	89.20	82.51	120.42	111.50	104.81
46	69.13	66.90	62.44	80.28	78.05	71.36	86.97	82.51	75.82	93.66	89.20	82.51	120.42	111.50	104.81
47	69.13	66.90	62.44	80.28	78.05	71.36	86.97	82.51	75.82	93.66	89.20	82.51	120.42	111.50	104.81
48	69.13	66.90	62.44	80.28	78.05	71.36	86.97	82.51	75.82	93.66	89.20	82.51	120.42	111.50	104.81
49	69.13	66.90	62.44	80.28	78.05	71.36	86.97	82.51	75.82	93.66	89.20	82.51	120.42	111.50	104.81
50	78.05	73.59	69.13	91.43	86.97	80.28	98.12	91.43	84.74	104.81	100.35	91.43	136.03	127.11	118.19
51	80.28	78.05	73.59	95.89	91.43	84.74	104.81	98.12	91.43	111.50	104.81	98.12	144.95	136.03	124.88
52	84.74	82.51	78.05	100.35	95.89	89.20	109.27	104.81	95.89	118.19	111.50	104.81	153.87	144.95	133.80
53	89.20	86.97	80.28	107.04	100.35	93.66	115.96	109.27	102.58	127.11	118.19	109.27	162.79	153.87	140.49
54	95.89	91.43	86.97	113.73	109.27	100.35	124.88	118.19	109.27	136.03	127.11	118.19	176.17	165.02	151.64
55	102.58	98.12	91.43	122.65	115.96	107.04	133.80	127.11	115.96	144.95	136.03	127.11	189.55	178.40	162.79
56	109.27	104.81	98.12	131.57	124.88	115.96	142.72	136.03	124.88	156.10	147.18	136.03	202.93	191.78	176.17
57	115.96	111.50	104.81	140.49	131.57	122.65	153.87	144.95	133.80	167.25	158.33	144.95	218.54	205.16	189.55
58	122.65	118.19	111.50	149.41	142.72	131.57	165.02	156.10	142.72	180.63	169.48	156.10	234.15	220.77	205.16
59	131.57	124.88	118.19	160.56	151.64	140.49	176.17	167.25	153.87	191.78	182.86	167.25	251.99	236.38	218.54
60	140.49	133.80	124.88	171.71	162.79	151.64	187.32	178.40	165.02	205.16	194.01	180.63	269.83	254.22	234.15
61	149.41	142.72	133.80	182.86	173.94	160.56	200.70	191.78	176.17	220.77	209.62	194.01	289.90	272.06	251.99
62	158.33	151.64	142.72	194.01	185.09	171.71	214.08	202.93	189.55	236.38	223.00	207.39	309.96	292.13	269.83
63	169.48	162.79	151.64	207.39	198.47	185.09	229.69	218.54	202.93	251.99	238.61	223.00	330.03	312.19	289.90
64	180.63	173.94	165.02	225.23	214.08	200.70	247.53	236.38	218.54	272.06	258.68	240.84	359.02	338.95	314.42
65	196.24	187.32	176.17	243.07	231.92	216.31	267.60	256.45	238.61	294.36	280.98	260.91	388.01	367.94	341.18
66	209.62	202.93	191.78	260.91	249.76	234.15	289.90	276.52	258.68	318.88	303.28	283.21	419.23	399.16	370.17
67	227.46	218.54	205.16	283.21	269.83	254.22	314.42	298.82	278.75	345.64	330.03	307.74	454.91	432.61	403.62
68	245.30	236.38	223.00	305.51	292.13	274.29	338.95	323.34	303.28	374.63	356.79	334.49	492.82	468.29	437.07
69	276.52	267.60	251.99	345.64	332.26	309.96	383.55	367.94	343.41	423.69	405.85	379.09	555.26	530.73	495.05
70	312.19	301.05	285.44	390.24	374.63	352.33	434.84	414.77	390.24	479.44	457.14	428.15	626.62	599.86	561.95
71	350.10	338.95	321.11	439.30	423.69	399.16	488.36	470.52	441.53	539.65	517.35	486.13	706.90	677.91	635.54
72	394.70	381.32	361.25	495.05	477.21	450.45	550.80	530.73	497.28	608.78	584.25	548.57	796.10	764.88	715.82
73	443.76	430.38	408.08	557.49	537.42	506.20	619.93	597.63	561.95	684.60	657.84	617.70	896.45	860.77	809.48
74	481.67	468.29	443.76	606.55	586.48	555.26	675.68	651.15	613.24	744.81	718.05	675.68	976.72	938.81	883.07
75	526.27	510.66	486.13	662.30	642.23	606.55	738.12	711.36	671.22	811.71	784.95	740.35	1,063.69	1,025.78	967.80
76	573.10	557.49	530.73	722.51	700.21	662.30	802.79	778.26	733.66	885.30	856.31	809.48	1,159.58	1,119.44	1,057.00
77	624.39	608.78	579.79	787.18	764.88	724.74	876.38	849.62	802.79	965.57	936.58	885.30	1,264.39	1,224.25	1,155.12
78	680.14	664.53	631.08	858.54	836.24	791.64	956.65	927.67	878.61	1,052.54	1,023.55	967.80	1,378.12	1,335.75	1,264.39
79	755.96	738.12	704.67	954.42	929.89	883.07	1,061.46	1,032.47	978.95	1,170.73	1,137.28	1,079.30	1,529.76	1,487.39	1,409.34
80	838.47	820.63	784.95	1,061.46	1,034.70	985.64	1,179.65	1,150.66	1,092.68	1,300.07	1,266.62	1,204.18	1,701.46	1,656.86	1,572.12
81	932.12	914.29	874.15	1,179.65	1,152.89	1,097.14	1,311.22	1,280.00	1,217.56	1,445.02	1,409.34	1,342.44	1,891.01	1,844.18	1,752.75
82	1,036.93	1,016.86	974.49	1,311.22	1,282.23	1,224.25	1,456.17	1,424.95	1,358.05	1,605.57	1,569.89	1,496.31	2,100.63	2,051.57	1,955.68
83	1,152.89	1,130.59	1,083.76	1,456.40	1,429.41	1,364.74	1,618.95	1,585.50	1,511.92	1,783.97	1,746.06	1,668.01	2,334.77	2,285.71	2,180.90
84	1,280.00	1,259.93	1,208.64	1,621.18	1,589.96	1,520.84	1,799.58	1,763.90	1,685.85	1,984.67	1,944.53	1,859.79	2,595.68	2,544.39	2,432.89
85	1,422.72	1,400.42	1,346.90	1,801.81	1,770.59	1,697.00	2,000.28	1,964.60	1,879.86	2,203.20	2,165.30	2,073.87	2,885.57	2,832.05	2,711.64
86	1,581.04	1,558.74	1,500.77	2,002.51	1,971.2										

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
19	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
20	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
21	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
22	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
23	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
24	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
25	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
26	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
27	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
28	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
29	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
30	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
31	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
32	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
33	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
34	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
35	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
36	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
37	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
38	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
39	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
40	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
41	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
42	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
43	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
44	75.37	72.47	66.67	84.08	81.17	75.37	89.86	84.08	78.28	95.66	89.86	84.08	121.76	113.07	104.35
45	89.86	86.97	81.17	104.35	101.46	92.77	113.07	107.27	98.57	121.76	115.96	107.27	156.55	144.95	136.25
46	89.86	86.97	81.17	104.35	101.46	92.77	113.07	107.27	98.57	121.76	115.96	107.27	156.55	144.95	136.25
47	89.86	86.97	81.17	104.35	101.46	92.77	113.07	107.27	98.57	121.76	115.96	107.27	156.55	144.95	136.25
48	89.86	86.97	81.17	104.35	101.46	92.77	113.07	107.27	98.57	121.76	115.96	107.27	156.55	144.95	136.25
49	89.86	86.97	81.17	104.35	101.46	92.77	113.07	107.27	98.57	121.76	115.96	107.27	156.55	144.95	136.25
50	101.46	95.66	89.86	118.85	113.07	104.35	127.56	118.85	110.16	136.25	130.45	118.85	176.83	165.24	153.64
51	104.35	101.46	95.66	124.65	118.85	110.16	136.25	127.56	118.85	144.95	136.25	127.56	188.43	176.83	162.33
52	110.16	107.27	101.46	130.45	124.65	115.96	142.06	136.25	124.65	153.64	144.95	136.25	200.04	188.43	173.94
53	115.96	113.07	104.35	139.15	130.45	121.76	150.75	142.06	133.34	165.24	153.64	142.06	211.62	200.04	182.63
54	124.65	118.85	113.07	147.84	142.06	130.45	162.33	153.64	142.06	176.83	165.24	153.64	229.02	214.53	197.13
55	133.34	127.56	118.85	159.44	150.75	139.15	173.94	165.24	150.75	188.43	176.83	165.24	246.41	231.92	211.62
56	142.06	136.25	127.56	171.05	162.33	150.75	185.54	176.83	162.33	202.93	191.32	176.83	263.80	249.30	229.02
57	150.75	144.95	136.25	182.63	171.05	159.44	200.04	188.43	173.94	217.42	205.82	188.43	284.09	266.71	246.41
58	159.44	153.64	144.95	194.23	185.54	171.05	214.53	202.93	185.54	234.81	220.31	202.93	304.39	287.00	266.71
59	171.05	162.33	153.64	208.73	197.13	182.63	229.02	217.42	200.04	249.30	237.72	217.42	327.58	307.28	284.09
60	182.63	173.94	162.33	223.22	211.62	197.13	243.52	231.92	214.53	266.71	252.21	234.81	350.77	330.49	304.39
61	194.23	185.54	173.94	237.72	226.11	208.73	260.91	249.30	229.02	287.00	272.51	252.21	376.86	353.68	327.58
62	205.82	197.13	185.54	252.21	240.61	223.22	278.29	263.80	246.41	307.28	289.90	269.60	402.96	379.76	350.77
63	220.31	211.62	197.13	269.60	258.01	240.61	298.59	284.09	263.80	327.58	310.19	289.90	429.04	405.85	376.86
64	234.81	226.11	214.53	292.79	278.29	260.91	321.78	307.28	284.09	353.68	336.27	313.08	466.72	440.64	408.74
65	255.10	243.52	229.02	315.99	301.50	281.20	347.87	333.38	310.19	382.67	365.26	339.18	504.43	478.33	443.54
66	262.02	253.67	239.72	326.14	312.19	292.69	362.37	345.64	323.34	398.62	379.09	354.02	524.04	498.96	462.72
67	284.32	273.17	256.45	354.02	337.29	317.77	393.04	373.52	348.44	432.06	412.54	384.67	568.64	540.77	504.54
68	306.62	295.47	278.75	381.89	365.17	342.87	423.69	404.19	379.09	468.29	445.99	418.12	616.04	585.37	546.34
69	345.64	334.49	314.99	432.06	415.34	387.47	479.44	459.94	429.27	529.62	507.32	473.87	694.09	663.41	618.82
70	390.24	376.32	356.79	487.81	468.29	440.42	543.56	518.47	487.81	599.31	571.44	535.19	783.28	749.83	702.44
71	437.64	423.69	401.39	549.14	529.62	498.96	610.46	588.16	551.92	674.56	646.69	607.67	883.63	847.39	794.43
72	493.39	476.66	451.57	618.82	596.52	563.07	688.51	663.41	621.61	760.98	730.31	685.71	995.13	956.11	894.78
73	554.71	537.99	510.11	696.86	671.79	632.76	774.91	747.04	702.44	855.76	822.31	772.13	1,120.56	1,075.96	1,011.86
74	602.09	585.37	554.71	758.19	733.11	694.09	844.61	813.94	766.56	931.01	897.56	844.61	1,220.91	1,173.53	1,103.83
75	657.84	638.34	607.67	827.88	802.79	758.19	922.66	889.21	839.03	1,014.63	981.18	925.44	1,329.63	1,282.23	1,209.76
76	716.39	696.86	663.41	903.14	875.26	827.88	1,003.48	972.83	917.08	1,106.63	1,070.38	1,011.86	1,449.48	1,399.30	1,321.25
77	780.49	760.98	724.74	983.98	956.11	905.93	1,095.48	1,062.03	1,003.48	1,206.98	1,170.73	1,106.63	1,580.50	1,530.32	1,443.90
78	850.18	830.66	788.86	1,073.18	1,045.31	989.56	1,195.83	1,159.58	1,098.26	1,315.68	1,279.45	1,209.76	1,722.65	1,669.69	1,580.50
79	944.96	922.66	880.84	1,193.03	1,162.38	1,103.83	1,326.83	1,290.60	1,223.70	1,463.42	1,421.60	1,349.13	1,912.19	1,859.24	1,761.67
80	1,048.08	1,025.78	981.18	1,326.83	1,293.38	1,232.06	1,474.57	1,438.33	1,365.85	1,625.10	1,583.27	1,505.23	2,126.84	2,071.09	1,965.17
81	1,165.16	1,142.86	1,092.68	1,474.57	1,441.12	1,371.43	1,639.02	1,600.00	1,521.95	1,806.27	1,761.67	1,678.05	2,363.76	2,305.23	2,190.94
82	1,296.18	1,271.08	1,218.13	1,639.02	1,602.80	1,530.32	1,820.22	1,781.19	1,697.57	2,006.97	1,962.37	1,870.39	2,625.78	2,564.46	2,444.61
83	1,441.12	1,413.25	1,354.70	1,823.00	1,786.77	1,705.92	2,023.69	1,981.89	1,889.89	2,229.96	2,182.59	2,085.02	2,918.47	2,857.15	2,726.13
84	1,600.00	1,574.92	1,510.80	2,026.49	1,987.46	1,901.04	2,249.49	2,204.89	2,107.32	2,480.83	2,430.66	2,324.74	3,244.60	3,180.50	3,041.12
85	1,77														

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection without Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
19	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
20	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
21	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
22	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
23	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
24	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
25	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
26	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
27	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
28	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
29	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
30	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
31	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
32	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
33	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
34	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
35	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
36	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
37	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
38	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
39	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
40	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
41	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
42	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
43	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
44	120.42	115.96	107.04	142.72	138.26	129.34	158.33	147.18	138.26	171.71	162.79	151.64	236.38	218.54	202.93
45	140.49	136.03	127.11	171.71	167.25	151.64	189.55	180.63	165.02	209.62	200.70	185.09	285.44	265.37	249.76
46	140.49	136.03	127.11	171.71	167.25	151.64	189.55	180.63	165.02	209.62	200.70	185.09	285.44	265.37	249.76
47	140.49	136.03	127.11	171.71	167.25	151.64	189.55	180.63	165.02	209.62	200.70	185.09	285.44	265.37	249.76
48	140.49	136.03	127.11	171.71	167.25	151.64	189.55	180.63	165.02	209.62	200.70	185.09	285.44	265.37	249.76
49	140.49	136.03	127.11	171.71	167.25	151.64	189.55	180.63	165.02	209.62	200.70	185.09	285.44	265.37	249.76
50	156.10	147.18	138.26	191.78	182.86	169.48	209.62	196.24	180.63	229.69	218.54	200.70	314.42	292.13	272.06
51	160.56	156.10	147.18	198.47	189.55	176.17	223.00	207.39	194.01	240.84	227.46	211.85	330.03	309.96	283.21
52	167.25	162.79	153.87	207.39	198.47	182.86	229.69	220.77	200.70	251.99	238.61	223.00	345.64	325.57	298.82
53	173.94	169.48	158.33	218.54	205.16	191.78	240.84	227.46	214.08	267.60	249.76	229.69	359.02	338.95	309.96
54	185.09	176.17	167.25	227.46	218.54	200.70	254.22	240.84	223.00	283.21	263.14	245.30	381.32	356.79	327.80
55	196.24	187.32	173.94	243.07	229.69	211.85	269.83	256.45	231.92	296.59	276.52	258.68	401.39	379.09	345.64
56	205.16	198.47	185.09	256.45	243.07	225.23	280.98	269.83	247.53	312.19	294.36	272.06	421.46	399.16	365.71
57	216.31	207.39	194.01	269.83	251.99	234.15	298.82	280.98	260.91	330.03	312.19	285.44	445.99	419.23	385.78
58	225.23	216.31	205.16	283.21	269.83	247.53	314.42	298.82	272.06	350.10	327.80	301.05	468.29	441.53	410.31
59	240.84	227.46	216.31	301.05	285.44	263.14	334.49	318.88	292.13	367.94	352.33	321.11	499.51	470.52	434.84
60	256.45	243.07	227.46	321.11	305.51	283.21	354.56	336.72	312.19	392.47	370.17	345.64	532.96	501.74	461.60
61	272.06	258.68	243.07	341.18	323.34	298.82	376.86	361.25	332.26	419.23	399.16	367.94	568.64	532.96	492.82
62	287.67	274.29	258.68	359.02	343.41	318.88	401.39	379.09	354.56	448.22	421.46	392.47	604.32	568.64	526.27
63	307.74	294.36	274.29	383.55	367.94	341.18	428.15	408.08	379.09	474.98	450.45	419.23	640.00	604.32	561.95
64	321.11	309.96	294.36	408.08	388.01	363.48	452.68	432.61	399.16	501.74	477.21	443.76	680.14	642.23	595.40
65	343.41	327.80	307.74	432.61	412.54	385.78	479.44	459.37	428.15	532.96	508.43	472.75	720.28	682.37	633.31
66	359.02	347.87	330.03	454.91	434.84	408.08	510.66	486.13	454.91	566.41	537.42	501.74	762.65	726.97	673.45
67	383.55	367.94	345.64	483.90	461.60	434.84	541.88	515.12	481.67	602.09	573.10	535.19	809.48	771.57	718.05
68	405.85	390.24	367.94	512.89	490.59	461.60	573.10	546.34	512.89	637.77	608.78	570.87	858.54	816.17	762.65
69	452.68	437.07	412.54	573.10	550.80	515.12	642.23	615.47	573.10	713.59	684.60	637.77	956.65	914.29	851.85
70	503.97	486.13	461.60	640.00	613.24	577.56	718.05	684.60	644.46	798.33	760.42	711.36	1,065.92	1,019.09	954.42
71	559.72	541.88	512.89	711.36	684.60	646.69	796.10	767.11	720.28	885.30	849.62	798.33	1,184.11	1,137.28	1,065.92
72	622.16	599.86	568.64	791.64	762.65	720.28	885.30	854.08	800.56	985.64	945.50	889.76	1,315.68	1,264.39	1,184.11
73	691.29	668.99	635.54	878.61	847.39	798.33	983.41	947.73	891.99	1,094.91	1,052.54	987.87	1,460.63	1,402.65	1,320.14
74	735.89	715.82	677.91	938.81	907.60	860.77	1,054.77	1,014.63	956.65	1,170.73	1,128.36	1,061.46	1,563.20	1,503.00	1,413.80
75	791.64	767.11	731.43	1,007.94	976.72	923.21	1,130.59	1,090.45	1,028.01	1,253.24	1,210.87	1,141.74	1,672.47	1,612.26	1,520.84
76	847.39	822.86	784.95	1,079.30	1,045.85	990.10	1,208.64	1,170.73	1,103.83	1,342.44	1,297.84	1,226.48	1,788.43	1,728.22	1,632.33
77	905.37	883.07	840.70	1,157.35	1,123.90	1,063.69	1,295.61	1,257.70	1,188.57	1,438.33	1,395.96	1,317.91	1,915.54	1,855.33	1,750.52
78	970.03	947.73	900.91	1,239.86	1,206.41	1,141.74	1,391.50	1,349.13	1,277.77	1,540.91	1,498.54	1,416.03	2,051.57	1,986.90	1,882.09
79	1,059.23	1,034.70	987.87	1,353.59	1,320.14	1,253.24	1,516.38	1,474.01	1,398.19	1,683.62	1,636.79	1,552.05	2,236.65	2,174.21	2,060.49
80	1,155.12	1,130.59	1,081.53	1,480.70	1,442.79	1,373.66	1,656.86	1,616.72	1,534.22	1,837.49	1,790.66	1,701.46	-	-	-
81	1,262.16	1,237.63	1,184.11	1,616.72	1,578.81	1,503.00	1,810.73	1,766.13	1,681.39	2,006.97	1,957.91	1,864.25	-	-	-
82	1,378.12	1,351.36	1,295.61	1,766.13	1,725.99	1,647.94	1,975.75	1,933.38	1,841.95	2,192.05	2,143.00	2,			

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
19	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
20	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
21	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
22	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
23	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
24	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
25	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
26	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
27	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
28	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
29	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
30	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
31	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
32	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
33	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
34	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
35	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
36	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
37	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
38	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
39	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
40	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
41	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
42	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
43	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
44	156.55	150.75	139.15	185.54	179.74	168.14	205.82	191.32	179.74	223.22	211.62	197.13	307.28	284.09	263.80	
45	182.63	176.83	165.24	223.22	217.42	197.13	246.41	234.81	214.53	272.51	260.91	240.61	371.06	344.98	324.69	
46	182.63	176.83	165.24	223.22	217.42	197.13	246.41	234.81	214.53	272.51	260.91	240.61	371.06	344.98	324.69	
47	182.63	176.83	165.24	223.22	217.42	197.13	246.41	234.81	214.53	272.51	260.91	240.61	371.06	344.98	324.69	
48	182.63	176.83	165.24	223.22	217.42	197.13	246.41	234.81	214.53	272.51	260.91	240.61	371.06	344.98	324.69	
49	182.63	176.83	165.24	223.22	217.42	197.13	246.41	234.81	214.53	272.51	260.91	240.61	371.06	344.98	324.69	
50	202.93	191.32	179.74	249.30	237.72	220.31	272.51	255.10	234.81	298.59	284.09	260.91	408.74	379.76	353.68	
51	208.73	202.93	191.32	258.01	246.41	229.02	289.90	269.60	252.21	313.08	295.70	275.40	429.04	402.96	368.17	
52	217.42	211.62	200.04	269.60	258.01	237.72	298.59	287.00	260.91	327.58	310.19	289.90	449.34	423.24	388.47	
53	226.11	220.31	205.82	284.09	266.71	249.30	313.08	295.70	278.29	347.87	324.69	298.59	466.72	440.64	402.96	
54	240.61	229.02	217.42	295.70	284.09	260.91	330.49	313.08	289.90	368.17	342.07	318.88	495.71	463.83	426.15	
55	255.10	243.52	226.11	315.99	298.59	275.40	350.77	333.38	301.50	385.56	359.48	336.27	521.81	492.82	449.34	
56	266.71	258.01	240.61	333.38	315.99	292.79	365.26	350.77	321.78	405.85	382.67	353.68	547.91	518.92	475.44	
57	281.20	269.60	252.21	350.77	327.58	304.39	388.47	365.26	339.18	429.04	405.85	371.06	579.79	545.00	501.52	
58	292.79	281.20	266.71	368.17	350.77	321.78	408.74	388.47	353.68	455.14	426.15	391.36	608.78	573.99	533.41	
59	313.08	295.70	281.20	391.36	371.06	342.07	434.84	414.55	379.76	478.33	458.03	417.46	649.37	611.67	565.30	
60	333.38	315.99	295.70	417.46	397.16	368.17	460.94	437.73	405.85	510.21	481.22	449.34	692.86	652.26	600.09	
61	353.68	336.27	315.99	443.54	420.35	388.47	489.93	469.63	431.95	545.00	518.92	478.33	739.23	692.86	640.66	
62	373.97	356.57	336.27	466.72	446.45	414.55	521.81	492.82	460.94	582.68	547.91	510.21	785.61	739.23	684.15	
63	400.05	382.67	356.57	498.62	478.33	443.54	556.60	530.50	492.82	617.47	585.59	545.00	832.00	785.61	730.54	
64	417.46	402.96	382.67	530.50	504.43	472.53	588.48	562.40	518.92	652.26	620.38	576.90	884.18	834.89	774.02	
65	446.45	426.15	400.05	562.40	536.31	501.52	623.27	597.18	556.60	692.86	660.96	614.58	936.36	887.07	823.31	
66	448.79	434.84	412.54	568.64	543.56	510.11	638.34	607.67	568.64	708.01	671.79	627.19	953.31	908.71	841.81	
67	479.44	459.94	432.06	604.89	577.01	543.56	677.36	643.91	602.09	752.61	716.39	668.99	1,011.86	964.46	897.56	
68	507.32	487.81	459.94	641.11	613.24	577.01	716.39	682.94	641.11	797.21	760.98	713.59	1,073.18	1,020.21	953.31	
69	565.86	546.34	515.69	716.39	688.51	643.91	802.79	769.34	716.39	891.99	855.76	797.21	1,195.83	1,142.86	1,064.81	
70	629.96	607.67	577.01	800.01	766.56	721.96	897.56	855.76	805.58	997.91	950.53	889.21	1,332.40	1,273.88	1,193.03	
71	699.66	677.36	641.11	889.21	855.76	808.36	995.13	958.88	900.36	1,106.63	1,062.03	997.91	1,480.15	1,421.60	1,332.40	
72	777.71	749.83	710.81	989.56	953.31	900.36	1,106.63	1,067.60	1,000.71	1,232.06	1,181.88	1,112.20	1,644.60	1,580.50	1,480.15	
73	864.11	836.24	794.43	1,098.26	1,059.23	997.91	1,229.28	1,184.68	1,114.98	1,368.65	1,315.68	1,234.85	1,825.79	1,753.32	1,650.17	
74	919.86	894.78	847.39	1,173.53	1,134.50	1,075.96	1,318.48	1,268.30	1,195.83	1,463.42	1,410.45	1,326.83	1,954.02	1,878.74	1,767.25	
75	989.56	958.88	914.29	1,259.93	1,220.91	1,154.01	1,413.25	1,363.07	1,285.03	1,566.55	1,513.60	1,427.18	2,090.59	2,015.34	1,901.04	
76	1,059.23	1,028.58	981.18	1,349.13	1,307.33	1,237.63	1,510.80	1,463.42	1,379.80	1,678.05	1,622.30	1,533.10	2,235.54	2,160.29	2,040.42	
77	1,131.71	1,103.83	1,050.88	1,446.70	1,404.88	1,329.63	1,619.52	1,572.12	1,485.72	1,797.92	1,744.95	1,647.40	2,394.43	2,319.16	2,188.16	
78	1,212.55	1,184.68	1,126.13	1,549.82	1,508.02	1,427.18	1,739.37	1,686.42	1,597.22	1,926.14	1,873.17	1,770.04	2,564.46	2,483.63	2,352.61	
79	1,324.05	1,293.38	1,234.85	1,691.99	1,650.17	1,566.55	1,895.47	1,842.52	1,747.74	2,104.54	2,045.99	1,940.07	2,795.83	2,717.78	2,575.61	
80	1,443.90	1,413.25	1,351.93	1,850.87	1,803.49	1,717.07	2,071.09	2,020.91	1,917.77	2,296.86	2,238.34	2,126.84	-	-	-	
81	1,577.70	1,547.05	1,480.15	2,020.91	1,973.52	1,878.74	2,263.41	2,207.66	2,101.74	2,508.71	2,447.39	2,330.31	-	-	-	
82	1,722.65	1,689.20	1,619.52	2,207.66	2,157.49	2,059.94	2,469.69	2,416.73	2,302.44	2,740.08	2,678.75	2,553.31	-	-	-	

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Simple Inflation Protection without Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
19	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
20	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
21	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
22	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
23	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
24	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
25	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
26	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
27	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
28	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
29	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
30	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
31	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
32	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
33	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
34	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
35	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
36	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
37	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
38	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
39	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
40	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
41	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
42	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
43	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
44	89.20	84.74	78.05	102.58	98.12	111.50	104.81	98.12	120.42	113.73	107.04	162.79	149.41	138.26
45	107.04	102.58	95.89	127.11	124.88	113.73	140.49	133.80	122.65	153.87	144.95	136.03	205.16	189.55
46	107.04	102.58	95.89	127.11	124.88	113.73	140.49	133.80	122.65	153.87	144.95	136.03	205.16	189.55
47	107.04	102.58	95.89	127.11	124.88	113.73	140.49	133.80	122.65	153.87	144.95	136.03	205.16	189.55
48	107.04	102.58	95.89	127.11	124.88	113.73	140.49	133.80	122.65	153.87	144.95	136.03	205.16	189.55
49	107.04	102.58	95.89	127.11	124.88	113.73	140.49	133.80	122.65	153.87	144.95	136.03	205.16	189.55
50	120.42	113.73	107.04	144.95	138.26	127.11	158.33	147.18	136.03	171.71	162.79	149.41	229.69	214.08
51	122.65	120.42	113.73	151.64	144.95	133.80	169.48	158.33	147.18	180.63	169.48	160.56	245.30	229.69
52	131.57	127.11	120.42	158.33	151.64	140.49	176.17	167.25	153.87	191.78	180.63	169.48	258.68	243.07
53	138.26	133.80	124.88	169.48	158.33	149.41	185.09	176.17	165.02	205.16	191.78	176.17	272.06	258.68
54	147.18	140.49	133.80	178.40	171.71	158.33	198.47	187.32	173.94	218.54	205.16	189.55	292.13	274.29
55	156.10	149.41	140.49	191.78	180.63	167.25	211.85	200.70	182.86	231.92	218.54	202.93	312.19	294.36
56	167.25	160.56	149.41	205.16	194.01	180.63	225.23	214.08	196.24	247.53	234.15	216.31	332.26	312.19
57	176.17	169.48	158.33	218.54	202.93	189.55	240.84	227.46	209.62	263.14	249.76	229.69	354.56	332.26
58	185.09	178.40	169.48	229.69	220.77	202.93	256.45	243.07	220.77	283.21	265.37	245.30	374.63	354.56
59	200.70	189.55	178.40	247.53	234.15	216.31	274.29	260.91	238.61	301.05	285.44	260.91	403.62	379.09
60	214.08	202.93	189.55	265.37	251.99	234.15	292.13	276.52	256.45	321.11	303.28	283.21	432.61	408.08
61	227.46	218.54	202.93	283.21	269.83	247.53	312.19	298.82	274.29	345.64	327.80	303.28	463.83	434.84
62	243.07	231.92	218.54	301.05	285.44	265.37	334.49	316.65	294.36	370.17	350.10	325.57	497.28	468.29
63	260.91	249.76	231.92	321.11	307.74	287.67	359.02	341.18	316.65	394.70	374.63	350.10	528.50	499.51
64	274.29	263.14	249.76	345.64	327.80	307.74	381.32	365.71	336.72	421.46	401.39	374.63	568.64	537.42
65	294.36	280.98	265.37	370.17	352.33	327.80	408.08	392.47	363.48	452.68	430.38	401.39	606.55	575.33
66	312.19	303.28	285.44	392.47	374.63	352.33	437.07	417.00	390.24	483.90	461.60	430.38	648.92	617.70
67	334.49	323.34	303.28	421.46	401.39	376.86	470.52	445.99	417.00	519.58	495.05	461.60	695.75	660.07
68	359.02	345.64	325.57	450.45	430.38	403.62	501.74	477.21	448.22	557.49	530.73	497.28	744.81	706.90
69	403.62	390.24	365.71	506.20	486.13	454.91	564.18	541.88	506.20	626.62	599.86	561.95	834.01	798.33
70	452.68	437.07	414.77	568.64	546.34	515.12	637.77	608.78	573.10	706.90	673.45	631.08	936.58	898.68
71	506.20	488.36	463.83	637.77	615.47	579.79	713.59	686.83	644.46	791.64	758.19	713.59	1,052.54	1,010.17
72	566.41	548.57	519.58	715.82	689.06	651.15	800.56	769.34	722.51	887.53	851.85	800.56	1,179.65	1,132.82
73	635.54	615.47	584.25	800.56	771.57	726.97	894.22	863.00	811.71	992.33	954.42	896.45	1,320.14	1,266.62
74	680.14	662.30	626.62	863.00	834.01	789.41	963.34	929.89	876.38	1,068.15	1,030.24	970.03	1,420.49	1,364.74
75	735.89	713.59	680.14	929.89	903.14	851.85	1,041.39	1,003.48	947.73	1,150.66	1,112.75	1,050.31	1,529.76	1,474.01
76	791.64	769.34	733.66	1,003.48	972.26	918.75	1,119.44	1,085.99	1,023.55	1,239.86	1,199.72	1,135.05	1,647.94	1,589.96
77	851.85	831.78	791.64	1,081.53	1,050.31	994.56	1,208.64	1,170.73	1,106.06	1,337.98	1,297.84	1,226.48	1,775.05	1,719.30
78	918.75	896.45	851.85	1,164.04	1,135.05	1,074.84	1,304.53	1,264.39	1,197.49	1,442.79	1,402.65	1,326.83	1,913.31	1,853.10
79	1,007.94	983.41	938.81	1,277.77	1,246.55	1,184.11	1,429.41	1,389.27	1,317.91	1,583.27	1,538.68	1,460.63	2,096.17	2,038.19
80	1,103.83	1,079.30	1,032.47	1,404.88	1,369.20	1,304.53	1,569.89	1,529.76	1,453.94	1,737.14	1,692.54	1,610.03	-	-
81	1,210.87	1,188.57	1,135.05	1,540.91	1,505.23	1,433.87	1,721.53	1,681.39	1,598.88	1,906.62	1,859.79	1,772.82	-	-
82	1,331.29	1,304.53	1,251.01	1,692.54	1,654.63	1,578.81	1,888.78	1,848.64	1,761.67	2,093.94	2,047.11	1,961.22	-	-
83	1,460.63	1,431.64	1,373.66	1,857.56	1,821.88	1,739.37	2,073.87	2,031.50	1,937.84	2,296.86	2,247.80	2,147.46	-	-
84	1,601.11	1,576.58	1,511.92	2,040.42	2,000.28	1,913.31	2,276.79	2,232.19	2,134.08	2,524.32	2,473.03	2,365.99	-	-

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Simple Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
19	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
20	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
21	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
22	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
23	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
24	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
25	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
26	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
27	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
28	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
29	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
30	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
31	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
32	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
33	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
34	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
35	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
36	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
37	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
38	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
39	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
40	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
41	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
42	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
43	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
44	115.96	110.16	101.46	133.34	127.56	118.85	144.95	136.25	127.56	156.55	147.84	139.15	211.62	194.23	179.74	
45	139.15	133.34	124.65	165.24	162.33	147.84	182.63	173.94	159.44	200.04	188.43	176.83	266.71	246.41	231.92	
46	139.15	133.34	124.65	165.24	162.33	147.84	182.63	173.94	159.44	200.04	188.43	176.83	266.71	246.41	231.92	
47	139.15	133.34	124.65	165.24	162.33	147.84	182.63	173.94	159.44	200.04	188.43	176.83	266.71	246.41	231.92	
48	139.15	133.34	124.65	165.24	162.33	147.84	182.63	173.94	159.44	200.04	188.43	176.83	266.71	246.41	231.92	
49	139.15	133.34	124.65	165.24	162.33	147.84	182.63	173.94	159.44	200.04	188.43	176.83	266.71	246.41	231.92	
50	156.55	147.84	139.15	188.43	179.74	165.24	205.82	191.32	176.83	223.22	211.62	194.23	298.59	278.29	260.91	
51	159.44	156.55	147.84	197.13	188.43	173.94	220.31	205.82	191.32	234.81	220.31	208.73	318.88	298.59	272.51	
52	171.05	165.24	156.55	205.82	197.13	182.63	229.02	217.42	200.04	249.30	234.81	220.31	336.27	315.99	292.79	
53	179.74	173.94	162.33	220.31	205.82	194.23	240.61	229.02	214.53	266.71	249.30	229.02	353.68	336.27	304.39	
54	191.32	182.63	173.94	231.92	223.22	205.82	258.01	243.52	226.11	284.09	266.71	246.41	379.76	356.57	327.58	
55	202.93	194.23	182.63	249.30	234.81	217.42	275.40	260.91	237.72	301.50	284.09	263.80	405.85	382.67	347.87	
56	217.42	208.73	194.23	266.71	252.21	234.81	292.79	278.29	255.10	321.78	304.39	281.20	431.95	405.85	373.97	
57	229.02	220.31	205.82	284.09	263.80	246.41	313.08	295.70	272.51	342.07	324.69	298.59	460.94	431.95	400.05	
58	240.61	231.92	220.31	298.59	287.00	263.80	333.38	315.99	287.00	368.17	344.98	318.88	487.02	460.94	429.04	
59	260.91	246.41	231.92	321.78	304.39	281.20	356.57	339.18	310.19	391.36	371.06	339.18	524.70	492.82	455.14	
60	278.29	263.80	246.41	344.98	327.58	304.39	379.76	359.48	333.38	417.46	394.25	368.17	562.40	530.50	487.02	
61	295.70	284.09	263.80	368.17	350.77	321.78	405.85	388.47	356.57	449.34	426.15	394.25	602.98	565.30	524.70	
62	315.99	301.50	284.09	391.36	371.06	344.98	434.84	411.66	382.67	481.22	455.14	423.24	646.46	608.78	562.40	
63	339.18	324.69	301.50	417.46	400.05	373.97	466.72	443.54	411.66	513.12	487.02	455.14	687.06	649.37	602.98	
64	356.57	342.07	324.69	449.34	426.15	400.05	495.71	475.44	437.73	547.91	521.81	487.02	739.23	698.64	646.46	
65	382.67	365.26	344.98	481.22	458.03	426.15	530.50	510.21	472.53	588.48	559.49	521.81	788.52	747.93	692.86	
66	390.24	379.09	356.79	490.59	468.29	440.42	546.34	521.26	487.81	604.89	577.01	537.99	811.16	772.13	716.39	
67	418.12	404.19	379.09	526.84	501.74	471.09	588.16	557.49	521.26	649.49	618.82	577.01	869.69	825.09	769.34	
68	448.79	432.06	406.97	563.07	537.99	504.54	627.19	596.52	560.29	696.86	663.41	621.61	931.01	883.63	825.09	
69	504.54	487.81	457.14	632.76	607.67	568.64	705.24	677.36	632.76	783.28	749.83	702.44	1,042.51	997.91	931.01	
70	565.86	546.34	518.47	710.81	682.94	643.91	797.21	760.98	716.39	883.63	841.81	788.86	1,170.73	1,123.35	1,050.88	
71	632.76	610.46	579.79	797.21	769.34	724.74	891.99	858.54	805.58	989.56	947.73	891.99	1,315.68	1,262.73	1,181.88	
72	708.01	685.71	649.49	894.78	861.33	813.94	1,000.71	961.68	903.14	1,109.41	1,064.81	1,000.71	1,474.57	1,416.03	1,324.05	
73	794.43	769.34	730.31	1,000.71	964.46	908.71	1,117.78	1,078.75	1,014.63	1,240.43	1,193.03	1,120.56	1,650.17	1,583.27	1,488.50	
74	850.18	827.88	783.28	1,078.75	1,042.51	986.76	1,204.18	1,162.38	1,095.48	1,335.20	1,287.80	1,212.55	1,775.62	1,705.92	1,605.57	
75	919.86	891.99	850.18	1,162.38	1,128.93	1,064.81	1,301.75	1,254.35	1,184.68	1,438.33	1,390.95	1,312.90	1,912.19	1,842.52	1,739.37	
76	989.56	961.68	917.08	1,254.35	1,215.33	1,148.43	1,399.30	1,357.50	1,279.45	1,549.82	1,499.65	1,418.82	2,059.94	1,987.46	1,875.97	
77	1,064.81	1,039.73	989.56	1,351.93	1,312.90	1,243.20	1,510.80	1,463.42	1,382.58	1,672.47	1,622.30	1,533.10	2,218.81	2,149.14	2,026.49	
78	1,148.43	1,120.56	1,064.81	1,455.05	1,418.82	1,343.55	1,630.67	1,580.50	1,496.87	1,803.49	1,753.32	1,658.55	2,391.64	2,316.38	2,193.74	
79	1,259.93	1,229.28	1,173.53	1,597.22	1,558.20	1,480.15	1,786.77	1,736.59	1,647.40	1,979.09	1,923.34	1,825.79	2,620.21	2,547.73	2,413.94	
80	1,379.80	1,349.13	1,290.60	1,756.10	1,711.50	1,630.67	1,962.37	1,912.19	1,817.42	2,171.44	2,115.69	2,012.54	-	-	-	
81	1,513.60	1,485.72	1,418.82	1,926.14	1,881.54	1,792.34	2,151.92	2,101.74	1,998.61	2,383.28	2,324.74	2,216.04	-	-	-	
82	1,664.12	1,630.67	1,563.77	2,115.69	2,068.29	1,973.52	2,360.98	2,310.81	2,202.09	2,6						

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	37.91	42.37	44.60	49.06	57.98
19	37.91	42.37	44.60	49.06	57.98
20	37.91	42.37	44.60	49.06	57.98
21	37.91	42.37	44.60	49.06	57.98
22	37.91	42.37	44.60	49.06	57.98
23	37.91	42.37	44.60	49.06	57.98
24	37.91	42.37	44.60	49.06	57.98
25	37.91	42.37	44.60	49.06	57.98
26	37.91	42.37	44.60	49.06	57.98
27	37.91	42.37	44.60	49.06	57.98
28	37.91	42.37	44.60	49.06	57.98
29	37.91	42.37	44.60	49.06	57.98
30	37.91	42.37	44.60	49.06	57.98
31	37.91	42.37	44.60	49.06	57.98
32	37.91	42.37	44.60	49.06	57.98
33	37.91	42.37	44.60	49.06	57.98
34	37.91	42.37	44.60	49.06	57.98
35	37.91	42.37	44.60	49.06	57.98
36	37.91	42.37	44.60	49.06	57.98
37	37.91	42.37	44.60	49.06	57.98
38	37.91	42.37	44.60	49.06	57.98
39	37.91	42.37	44.60	49.06	57.98
40	37.91	42.37	44.60	49.06	57.98
41	37.91	42.37	44.60	49.06	57.98
42	37.91	42.37	44.60	49.06	57.98
43	37.91	42.37	44.60	49.06	57.98
44	37.91	42.37	44.60	49.06	57.98
45	46.83	51.29	55.75	60.21	73.59
46	46.83	51.29	55.75	60.21	73.59
47	46.83	51.29	55.75	60.21	73.59
48	46.83	51.29	55.75	60.21	73.59
49	46.83	51.29	55.75	60.21	73.59
50	51.29	57.98	62.44	66.90	82.51
51	53.52	60.21	66.90	71.36	86.97
52	55.75	64.67	69.13	75.82	93.66
53	57.98	66.90	73.59	78.05	98.12
54	60.21	71.36	78.05	84.74	104.81
55	64.67	75.82	84.74	91.43	113.73
56	69.13	80.28	89.20	98.12	122.65
57	73.59	86.97	95.89	104.81	131.57
58	78.05	93.66	102.58	111.50	140.49
59	84.74	100.35	113.73	122.65	153.87
60	91.43	111.50	122.65	133.80	167.25
61	100.35	120.42	133.80	147.18	182.86
62	107.04	131.57	147.18	160.56	200.70
63	115.96	142.72	160.56	173.94	218.54
64	127.11	153.87	173.94	189.55	238.61
65	136.03	167.25	189.55	205.16	258.68
66	147.18	182.86	205.16	225.23	280.98
67	160.56	198.47	223.00	243.07	305.51
68	171.71	214.08	243.07	265.37	332.26
69	191.78	238.61	269.83	296.59	370.17
70	214.08	265.37	301.05	330.03	412.54
71	236.38	296.59	334.49	365.71	459.37
72	263.14	330.03	372.40	408.08	510.66
73	292.13	365.71	414.77	452.68	566.41
74	321.11	403.62	457.14	499.51	624.39
75	354.56	445.99	503.97	550.80	689.06
76	390.24	490.59	555.26	606.55	758.19
77	430.38	541.88	613.24	668.99	834.01
78	472.75	597.63	675.68	738.12	918.75
79	521.81	657.84	744.81	813.94	1,012.40
80	575.33	726.97	822.86	898.68	1,114.98
81	633.31	800.56	907.60	990.10	1,228.71
82	697.98	883.07	999.02	1,090.45	1,353.59
83	767.11	974.49	1,103.83	1,204.18	1,491.85
84	845.16	1,074.84	1,215.33	1,326.83	1,643.48
85	932.12	1,184.11	1,340.21	1,462.86	1,810.73
86	1,028.01	1,306.76	1,478.47	1,612.26	1,993.59
87	1,130.59	1,440.56	1,630.10	1,779.51	2,196.51
88	1,246.55	1,587.73	1,799.58	1,962.37	2,419.51
89	1,373.66	1,750.52	1,984.67	2,163.07	2,664.81
90	1,511.92	1,931.15	2,187.59	2,383.83	2,934.63
91	1,665.78	2,129.62	2,412.82	2,629.13	3,233.45
92	1,835.26	2,348.15	2,660.35	2,898.95	3,561.25
93	2,022.58	2,588.99	2,934.63	3,195.54	3,922.51
94	2,227.73	2,854.35	3,235.68	3,525.57	4,319.44
95	2,452.96	3,148.71	3,567.94	3,886.83	4,758.74
96	2,702.72	3,472.05	3,933.66	4,285.99	5,242.65
97	2,977.00	3,828.85	4,339.51	4,725.29	5,773.38
98	3,280.28	4,221.32	4,785.50	5,209.20	6,359.86
99	3,612.54	4,653.93	5,276.09	5,744.39	7,006.55

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	49.29	55.09	57.98	63.78	75.37
19	49.29	55.09	57.98	63.78	75.37
20	49.29	55.09	57.98	63.78	75.37
21	49.29	55.09	57.98	63.78	75.37
22	49.29	55.09	57.98	63.78	75.37
23	49.29	55.09	57.98	63.78	75.37
24	49.29	55.09	57.98	63.78	75.37
25	49.29	55.09	57.98	63.78	75.37
26	49.29	55.09	57.98	63.78	75.37
27	49.29	55.09	57.98	63.78	75.37
28	49.29	55.09	57.98	63.78	75.37
29	49.29	55.09	57.98	63.78	75.37
30	49.29	55.09	57.98	63.78	75.37
31	49.29	55.09	57.98	63.78	75.37
32	49.29	55.09	57.98	63.78	75.37
33	49.29	55.09	57.98	63.78	75.37
34	49.29	55.09	57.98	63.78	75.37
35	49.29	55.09	57.98	63.78	75.37
36	49.29	55.09	57.98	63.78	75.37
37	49.29	55.09	57.98	63.78	75.37
38	49.29	55.09	57.98	63.78	75.37
39	49.29	55.09	57.98	63.78	75.37
40	49.29	55.09	57.98	63.78	75.37
41	49.29	55.09	57.98	63.78	75.37
42	49.29	55.09	57.98	63.78	75.37
43	49.29	55.09	57.98	63.78	75.37
44	49.29	55.09	57.98	63.78	75.37
45	60.87	66.67	72.47	78.28	95.66
46	60.87	66.67	72.47	78.28	95.66
47	60.87	66.67	72.47	78.28	95.66
48	60.87	66.67	72.47	78.28	95.66
49	60.87	66.67	72.47	78.28	95.66
50	66.67	75.37	81.17	86.97	107.27
51	69.58	78.28	86.97	92.77	113.07
52	72.47	84.08	89.86	98.57	121.76
53	75.37	86.97	95.66	101.46	127.56
54	78.28	92.77	101.46	110.16	136.25
55	84.08	98.57	110.16	118.85	147.84
56	89.86	104.35	115.96	127.56	159.44
57	95.66	113.07	124.65	136.25	171.05
58	101.46	121.76	133.34	144.95	182.63
59	110.16	130.45	147.84	159.44	200.04
60	118.85	144.95	159.44	173.94	217.42
61	130.45	156.55	173.94	191.32	237.72
62	139.15	171.05	191.32	208.73	260.91
63	150.75	185.54	208.73	226.11	284.09
64	165.24	200.04	226.11	246.41	310.19
65	176.83	217.42	246.41	266.71	336.27
66	183.97	228.57	256.45	281.54	351.22
67	200.70	248.09	278.75	303.84	381.89
68	214.64	267.60	303.84	331.72	415.34
69	239.72	298.27	337.29	370.74	462.72
70	267.60	331.72	376.32	412.54	515.69
71	295.47	370.74	418.12	457.14	574.22
72	328.92	412.54	465.51	510.11	638.34
73	365.17	457.14	518.47	565.86	708.01
74	401.39	504.54	571.44	624.39	780.49
75	443.21	557.49	629.96	688.51	861.33
76	487.81	613.24	694.09	758.19	947.73
77	537.99	677.36	766.56	836.24	1,042.51
78	590.94	747.04	844.61	922.66	1,148.43
79	652.26	822.31	931.01	1,017.43	1,265.50
80	719.16	908.71	1,028.58	1,123.35	1,393.73
81	791.64	1,000.71	1,134.50	1,237.63	1,535.90
82	872.48	1,103.83	1,248.78	1,363.07	1,691.99
83	958.88	1,218.13	1,379.80	1,505.23	1,864.82
84	1,056.45	1,343.55	1,519.17	1,658.55	2,054.36
85	1,165.16	1,480.15	1,675.27	1,828.57	2,263.41
86	1,285.03	1,633.45	1,848.09	2,015.34	2,491.98
87	1,413.25	1,800.70	2,037.64	2,224.39	2,745.65
88	1,558.20	1,984.67	2,249.49	2,452.96	3,024.40
89	1,717.07	2,188.16	2,480.83	2,703.83	3,331.02
90	1,889.89	2,413.94	2,734.50	2,979.80	3,668.29
91	2,082.24	2,662.03	3,016.03	3,286.42	4,041.81
92	2,294.08	2,935.20	3,325.44	3,623.69	4,451.58
93	2,528.23	3,236.24	3,668.29	3,994.43	4,903.14
94	2,784.68	3,567.94	4,044.61	4,406.98	5,399.31
95	3,066.20	3,935.89	4,459.93	4,858.54	5,948.43
96	3,378.40	4,340.08	4,917.07	5,357.49	6,553.32
97	3,721.26	4,786.07	5,424.39	5,906.63	7,216.73
98	4,100.36	5,276.66	5,981.88	6,511.49	7,949.82
99	4,515.68	5,817.43	6,595.12	7,180.48	8,758.18

NURSING HOME INSURANCE ONLY PLAN

Compound Inhibition Protection with Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited
18	73.59	91.43	102.58	113.73	151.64
19	73.59	91.43	102.58	113.73	151.64
20	73.59	91.43	102.58	113.73	151.64
21	73.59	91.43	102.58	113.73	151.64
22	73.59	91.43	102.58	113.73	151.64
23	73.59	91.43	102.58	113.73	151.64
24	73.59	91.43	102.58	113.73	151.64
25	73.59	91.43	102.58	113.73	151.64
26	73.59	91.43	102.58	113.73	151.64
27	73.59	91.43	102.58	113.73	151.64
28	73.59	91.43	102.58	113.73	151.64
29	73.59	91.43	102.58	113.73	151.64
30	73.59	91.43	102.58	113.73	151.64
31	73.59	91.43	102.58	113.73	151.64
32	73.59	91.43	102.58	113.73	151.64
33	73.59	91.43	102.58	113.73	151.64
34	73.59	91.43	102.58	113.73	151.64
35	73.59	91.43	102.58	113.73	151.64
36	73.59	91.43	102.58	113.73	151.64
37	73.59	91.43	102.58	113.73	151.64
38	73.59	91.43	102.58	113.73	151.64
39	73.59	91.43	102.58	113.73	151.64
40	73.59	91.43	102.58	113.73	151.64
41	73.59	91.43	102.58	113.73	151.64
42	73.59	91.43	102.58	113.73	151.64
43	73.59	91.43	102.58	113.73	151.64
44	73.59	91.43	102.58	113.73	151.64
45	89.20	109.27	124.88	138.26	182.86
46	89.20	109.27	124.88	138.26	182.86
47	89.20	109.27	124.88	138.26	182.86
48	89.20	109.27	124.88	138.26	182.86
49	89.20	109.27	124.88	138.26	182.86
50	95.89	120.42	138.26	151.64	202.93
51	100.35	127.11	144.95	160.56	211.85
52	104.81	133.80	151.64	167.25	223.00
53	111.50	140.49	160.56	176.17	234.15
54	115.96	147.18	169.48	187.32	247.53
55	122.65	156.10	178.40	196.24	260.91
56	129.34	162.79	187.32	207.39	274.29
57	136.03	171.71	198.47	220.77	289.90
58	142.72	182.86	209.62	231.92	305.51
59	153.87	194.01	225.23	249.76	327.80
60	165.02	209.62	240.84	267.60	350.10
61	176.17	223.00	258.68	285.44	374.63
62	187.32	240.84	276.52	305.51	399.16
63	200.70	256.45	296.59	327.80	428.15
64	214.08	272.06	314.42	347.87	454.91
65	227.46	289.90	334.49	370.17	481.67
66	240.84	309.96	356.79	394.70	512.89
67	256.45	327.80	379.09	419.23	544.11
68	272.06	350.10	403.62	445.99	579.79
69	298.82	385.78	443.76	492.82	637.77
70	330.03	425.92	490.59	544.11	702.44
71	363.48	468.29	539.65	597.63	777.59
72	399.16	515.12	595.40	657.84	841.37
73	439.30	566.41	653.38	722.51	929.89
74	474.98	613.24	706.90	780.49	1,001.25
75	512.89	662.30	762.65	842.93	1,079.30
76	553.03	715.82	822.86	909.83	1,164.04
77	597.63	773.80	889.76	983.41	1,254.47
78	647.68	830.14	961.11	1,061.46	1,351.36
79	697.98	903.14	1,036.93	1,146.20	1,458.40
80	753.73	974.49	1,121.67	1,237.63	-
81	813.94	1,052.54	1,210.87	1,335.75	-
82	878.61	1,137.28	1,308.99	1,442.79	-
83	949.96	1,228.71	1,413.80	1,568.74	-
84	1,025.78	1,329.06	1,525.30	1,683.62	-

NURSING HOME INSURANCE ONLY PLAN

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited
18	95.66	118.85	133.34	147.84	197.13
19	95.66	118.85	133.34	147.84	197.13
20	95.66	118.85	133.34	147.84	197.13
21	95.66	118.85	133.34	147.84	197.13
22	95.66	118.85	133.34	147.84	197.13
23	95.66	118.85	133.34	147.84	197.13
24	95.66	118.85	133.34	147.84	197.13
25	95.66	118.85	133.34	147.84	197.13
26	95.66	118.85	133.34	147.84	197.13
27	95.66	118.85	133.34	147.84	197.13
28	95.66	118.85	133.34	147.84	197.13
29	95.66	118.85	133.34	147.84	197.13
30	95.66	118.85	133.34	147.84	197.13
31	95.66	118.85	133.34	147.84	197.13
32	95.66	118.85	133.34	147.84	197.13
33	95.66	118.85	133.34	147.84	197.13
34	95.66	118.85	133.34	147.84	197.13
35	95.66	118.85	133.34	147.84	197.13
36	95.66	118.85	133.34	147.84	197.13
37	95.66	118.85	133.34	147.84	197.13
38	95.66	118.85	133.34	147.84	197.13
39	95.66	118.85	133.34	147.84	197.13
40	95.66	118.85	133.34	147.84	197.13
41	95.66	118.85	133.34	147.84	197.13
42	95.66	118.85	133.34	147.84	197.13
43	95.66	118.85	133.34	147.84	197.13
44	95.66	118.85	133.34	147.84	197.13
45	115.96	142.06	162.33	179.74	237.72
46	115.96	142.06	162.33	179.74	237.72
47	115.96	142.06	162.33	179.74	237.72
48	115.96	142.06	162.33	179.74	237.72
49	115.96	142.06	162.33	179.74	237.72
50	124.65	156.55	179.74	197.13	263.80
51	130.45	165.24	188.43	208.73	275.40
52	136.25	173.94	197.13	217.42	289.90
53	144.95	182.63	208.73	229.02	304.39
54	150.75	191.32	220.31	243.52	321.78
55	159.44	202.93	231.92	255.10	339.18
56	168.14	211.62	243.52	269.60	356.57
57	176.83	223.22	258.01	287.00	376.86
58	185.54	237.72	272.51	301.50	397.16
59	200.04	252.21	292.79	324.69	426.15
60	214.53	272.51	313.08	347.87	455.14
61	229.02	289.90	336.27	371.06	487.02
62	243.52	313.08	359.48	397.16	518.92
63	260.91	333.38	385.56	426.15	556.60
64	278.29	353.68	408.74	452.23	591.39
65	295.70	376.86	434.84	481.22	626.17
66	301.05	387.47	445.99	493.39	641.11
67	320.57	409.77	473.87	524.04	680.14
68	340.07	437.64	504.54	557.49	724.74
69	373.52	482.24	554.71	616.04	797.21
70	412.54	532.41	613.24	680.14	878.06
71	454.36	585.37	674.56	747.04	964.46
72	498.96	643.91	744.26	822.31	1,059.23
73	549.14	708.01	816.73	903.14	1,162.38
74	593.74	766.56	883.63	975.61	1,251.58
75	641.11	827.88	953.31	1,053.66	1,349.13
76	691.29	894.78	1,028.58	1,137.28	1,455.05
77	747.04	967.26	1,112.20	1,229.28	1,569.35
78	802.38	1,042.51	1,201.40	1,326.73	1,689.20
79	878.46	1,128.93	1,296.18	1,432.75	1,823.00
80	942.16	1,218.13	1,402.10	1,547.05	-
81	1,017.43	1,315.68	1,513.60	1,669.69	-
82	1,098.26	1,421.60	1,636.25	1,803.49	-
83	1,187.46	1,535.90	1,767.25	1,948.44	-
84	1,282.23	1,661.32	1,906.62	2,104.54	-

NURSING HOME INSURANCE ONLY PLAN

Simple Inflation Protection without N

Assumes 20 Day Elimination Period

Assumes 20 Day Elimination Period
Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

NURSING HOME INSURANCE ONLY PLAN

Simple Inflation Protection with Noninflation Assumes 20 Day Elimination Period

TI B	730y	1 095y	1 460y	1 825y	Un
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Policy Form 1LTC-97
COMPREHENSIVE PLAN

Optional Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
19	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
20	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
21	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
22	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
23	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
24	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
25	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
26	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
27	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
28	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
29	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
30	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
31	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
32	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
33	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
34	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
35	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
36	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
37	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
38	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
39	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
40	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
41	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
42	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
43	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
44	55.37	53.25	48.98	61.78	59.62	55.37	66.03	61.78	57.51	70.28	66.03	61.78	89.44	83.08	76.67
45	66.03	63.89	59.62	76.67	74.55	68.15	83.08	78.80	72.40	89.44	85.19	78.80	114.99	106.49	100.10
46	66.03	63.89	59.62	76.67	74.55	68.15	83.08	78.80	72.40	89.44	85.19	78.80	114.99	106.49	100.10
47	66.03	63.89	59.62	76.67	74.55	68.15	83.08	78.80	72.40	89.44	85.19	78.80	114.99	106.49	100.10
48	66.03	63.89	59.62	76.67	74.55	68.15	83.08	78.80	72.40	89.44	85.19	78.80	114.99	106.49	100.10
49	66.03	63.89	59.62	76.67	74.55	68.15	83.08	78.80	72.40	89.44	85.19	78.80	114.99	106.49	100.10
50	74.55	70.28	66.03	87.33	83.08	76.67	93.70	87.33	80.92	100.10	95.85	87.33	129.92	121.40	112.88
51	76.67	74.55	70.28	91.58	87.33	80.92	100.10	93.70	87.33	106.49	100.10	93.70	138.43	129.92	119.27
52	80.92	78.80	74.55	95.85	91.58	85.19	104.35	100.10	91.58	112.88	106.49	100.10	146.95	138.43	127.77
53	85.19	83.08	76.67	102.22	95.85	89.44	110.74	104.35	97.97	121.40	112.88	104.35	155.47	146.95	134.18
54	91.58	87.33	83.08	108.63	104.35	95.85	119.27	112.88	104.35	129.92	121.40	112.88	168.25	157.59	144.82
55	97.97	93.70	87.33	117.15	110.74	102.22	127.77	121.40	110.74	138.43	129.92	121.40	181.02	170.37	155.47
56	104.35	100.10	93.70	125.65	119.27	110.74	136.29	129.92	119.27	149.07	140.56	129.92	193.80	183.14	168.25
57	110.74	106.49	100.10	134.18	125.65	117.15	146.95	138.43	127.77	159.73	151.22	138.43	208.71	195.92	181.02
58	117.15	112.88	106.49	142.70	136.29	125.65	157.59	149.07	136.29	172.50	161.84	149.07	223.62	210.84	195.92
59	125.65	119.27	112.88	153.34	144.82	134.18	168.25	159.73	146.95	183.14	174.64	159.73	240.67	225.74	208.71
60	134.18	127.77	119.27	164.00	155.47	144.82	178.89	170.37	157.59	195.92	185.29	172.50	257.69	242.78	223.62
61	142.70	136.29	127.77	174.64	166.11	153.34	191.66	183.14	168.25	210.84	200.19	185.29	276.86	259.81	240.67
62	151.22	144.82	136.29	185.29	176.77	164.00	204.44	193.80	181.02	225.74	212.96	198.07	296.04	278.99	257.69
63	161.84	155.47	144.82	198.07	189.55	176.77	219.37	208.71	193.80	240.67	227.87	212.96	315.18	298.15	276.86
64	172.50	166.11	157.59	215.10	204.44	191.66	236.40	225.74	208.71	259.81	247.03	230.01	342.89	323.70	300.29
65	187.41	178.89	168.25	232.14	221.48	206.59	255.56	244.92	227.87	281.11	268.33	249.17	370.55	351.39	325.84
66	200.19	193.80	183.14	249.17	238.51	223.62	276.86	264.08	247.03	304.54	289.63	270.47	400.37	381.21	353.52
67	217.21	208.71	195.92	270.47	257.69	242.78	300.29	285.36	266.22	330.11	315.18	293.88	434.45	413.15	385.46
68	234.26	225.74	212.96	291.77	278.99	261.95	323.70	308.81	289.63	357.78	340.73	319.45	470.65	447.22	417.40
69	264.08	255.56	240.67	330.11	317.32	296.04	366.30	351.39	327.96	404.63	387.60	362.03	530.28	506.84	472.77
70	298.15	287.51	272.58	372.69	357.78	336.48	415.28	396.10	372.69	457.88	436.58	408.88	598.42	572.87	536.67
71	334.36	323.70	306.66	419.55	404.63	381.21	466.40	449.36	421.67	515.37	494.07	464.25	675.09	647.41	606.95
72	376.96	364.18	345.00	472.77	455.74	430.18	526.03	506.84	474.91	581.40	557.96	523.89	760.29	730.46	683.62
73	423.81	411.03	389.73	532.41	513.25	483.43	592.04	570.74	536.67	653.80	628.25	589.92	856.10	822.03	773.06
74	460.00	447.22	423.81	579.26	560.10	530.28	645.29	621.84	585.65	711.28	685.73	645.29	932.77	896.58	843.32
75	502.59	487.70	464.25	632.52	613.33	579.26	704.91	679.36	641.02	775.18	749.63	707.03	1,015.84	979.62	924.24
76	547.32	532.41	506.84	690.00	668.71	632.52	766.65	743.24	700.66	845.48	817.77	773.06	1,107.40	1,069.06	1,009.44
77	596.29	581.40	553.69	751.76	730.46	692.14	836.95	811.39	766.65	922.13	894.44	845.48	1,207.51	1,169.16	1,103.13
78	649.54	634.63	602.70	819.91	798.61	756.03	913.62	885.92	839.07	1,005.18	977.50	924.24	1,316.09	1,275.65	1,207.51
79	721.96	704.91	672.96	911.47	888.05	843.32	1,013.69	986.02	934.92	1,118.06	1,086.11	1,030.73	1,460.91	1,420.47	1,345.92
80	800.73	783.70	749.63	1,013.69	988.14	941.29	1,126.59	1,098.88	1,043.51	1,241.58	1,209.62	1,150.00	1,624.91	1,582.31	1,501.39
81	890.17	873.14	834.80	1,126.59	1,101.02	1,047.76	1,252.22	1,222.40	1,162.78	1,379.99	1,345.92	1,282.02	1,805.91	1,761.20	1,673.87
82	990.27	971.11	930.65	1,252.22	1,224.53	1,169.16	1,390.65	1,360.84	1,296.95	1,533.33	1,499.25	1,428.99	2,006.10	1,959.25	1,867.69
83	1,101.02	1,079.72	1,034.99	1,392.76	1,365.10	1,303.32	1,546.10	1,514.16	1,443.88	1,703.69	1,667.50	1,592.95	2,229.72	2,182.87	2,082.77
84	1,222.40	1,203.24	1,154.25	1,548.24	1,518.44	1,452.41	1,718.60	1,684.53	1,610.00	1,895.36	1,857.03	1,776.09	2,478.87	2,429.90	2,323.41
85	1,358.69	1,337.39	1,286.29	1,720.74	1,690.92	1,620.65	1,910.29	1,876.19	1,795.27	2,104.07	2,067.88	1,980.55	2,755.73	2,704.61	2,589.61
86	1,509.91	1,488.61	1,433.24	1,912.40	1,882.58	1,805.91									

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
19	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
20	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
21	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
22	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
23	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
24	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
25	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
26	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
27	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
28	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
29	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
30	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
31	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
32	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
33	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
34	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
35	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
36	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
37	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
38	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
39	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
40	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
41	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
42	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
43	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
44	71.98	69.22	63.67	80.28	77.52	71.98	85.83	80.28	74.74	91.35	85.83	80.28	116.28	107.98	99.65
45	85.83	83.08	77.52	99.65	96.89	88.59	107.98	102.45	94.13	116.28	110.74	102.45	149.50	138.43	130.11
46	85.83	83.08	77.52	99.65	96.89	88.59	107.98	102.45	94.13	116.28	110.74	102.45	149.50	138.43	130.11
47	85.83	83.08	77.52	99.65	96.89	88.59	107.98	102.45	94.13	116.28	110.74	102.45	149.50	138.43	130.11
48	85.83	83.08	77.52	99.65	96.89	88.59	107.98	102.45	94.13	116.28	110.74	102.45	149.50	138.43	130.11
49	85.83	83.08	77.52	99.65	96.89	88.59	107.98	102.45	94.13	116.28	110.74	102.45	149.50	138.43	130.11
50	96.89	91.35	85.83	113.50	107.98	96.65	121.82	113.50	105.21	130.11	124.59	113.50	168.87	157.82	145.72
51	96.65	96.89	91.35	119.04	113.50	105.21	130.11	121.82	113.50	138.43	130.11	121.82	179.97	168.87	156.02
52	105.21	102.45	96.89	124.59	119.04	110.74	135.65	130.11	119.04	146.72	138.43	130.11	191.02	179.97	166.11
53	110.74	107.98	99.65	132.89	124.59	116.28	143.96	135.65	127.35	157.82	146.72	135.65	202.10	191.02	174.41
54	119.04	113.50	107.98	141.21	135.65	124.59	155.02	146.72	135.65	168.87	157.82	146.72	218.71	204.87	188.26
55	127.35	121.82	113.50	152.26	143.96	132.89	166.11	157.82	143.96	179.97	168.87	157.82	235.34	221.48	202.10
56	135.65	130.11	121.82	163.35	155.02	143.96	177.19	168.87	155.02	193.80	182.72	168.87	251.95	238.10	218.71
57	143.96	138.43	130.11	174.41	163.35	152.26	191.02	179.97	166.11	207.63	196.58	179.97	271.32	254.71	235.34
58	152.26	146.72	138.43	185.48	177.19	163.35	204.87	193.80	177.19	224.24	210.39	193.80	290.69	274.08	254.71
59	163.35	155.02	146.72	199.34	188.26	174.41	218.71	207.63	191.02	238.10	227.00	207.63	312.84	293.47	271.32
60	174.41	166.11	155.02	213.19	202.10	188.26	232.56	221.48	204.87	254.71	240.86	224.24	334.99	315.62	290.69
61	185.48	177.19	166.11	227.00	215.95	199.34	249.17	238.10	218.71	274.08	260.24	240.86	359.91	337.75	312.84
62	196.58	188.26	177.19	240.86	229.78	213.19	265.76	251.95	235.34	293.47	276.86	257.47	384.82	362.69	334.99
63	210.39	202.10	188.26	257.47	246.39	229.78	285.15	271.32	251.95	312.84	296.23	276.86	409.73	387.60	359.91
64	224.24	215.95	204.87	279.61	265.76	249.17	307.32	293.47	271.32	337.75	321.13	298.99	445.73	420.82	390.36
65	243.63	232.56	218.71	301.76	287.93	268.56	332.23	318.37	296.23	365.45	348.84	323.93	481.71	456.80	423.58
66	250.23	242.23	228.93	311.46	298.15	279.50	346.06	330.11	308.81	380.68	362.03	338.09	500.48	476.49	441.89
67	271.53	260.89	244.92	338.09	322.10	303.48	375.35	356.70	332.76	412.62	393.99	367.36	543.07	516.44	481.82
68	292.82	282.18	266.22	364.69	348.72	327.43	404.63	385.99	362.03	447.22	425.92	399.30	588.31	559.02	521.77
69	330.11	319.45	300.80	412.62	396.65	370.02	457.88	439.23	409.95	505.79	484.49	452.55	662.83	633.56	590.96
70	372.69	359.38	340.73	465.85	447.22	420.59	519.09	495.15	465.85	572.34	545.72	511.12	748.02	716.08	670.84
71	417.95	404.63	383.33	524.42	505.79	476.49	582.98	561.69	527.07	644.21	617.59	580.32	843.87	809.25	758.68
72	471.16	455.20	431.25	590.96	569.66	537.74	657.52	633.56	593.64	726.72	697.45	654.85	950.34	913.08	854.49
73	529.75	513.76	487.15	665.51	641.53	604.28	740.03	713.44	670.84	817.24	785.31	737.38	1,070.14	1,027.54	966.31
74	574.99	559.02	529.75	724.08	700.11	662.83	806.60	777.31	732.05	889.11	857.18	806.60	1,165.95	1,120.71	1,054.17
75	628.25	609.61	580.32	790.62	766.65	724.08	881.12	849.20	801.28	968.99	937.04	883.80	1,269.79	1,224.53	1,155.33
76	684.13	665.51	633.56	862.50	835.88	790.62	958.34	929.04	875.79	1,056.83	1,022.21	966.31	1,384.26	1,336.33	1,261.80
77	745.37	726.72	692.14	939.68	913.08	865.15	1,046.17	1,014.24	958.34	1,152.65	1,118.06	1,056.83	1,509.36	1,461.46	1,378.91
78	811.91	793.28	753.35	1,024.88	998.27	945.01	1,142.01	1,107.40	1,048.84	1,256.47	1,221.87	1,155.33	1,645.13	1,594.56	1,509.36
79	902.42	881.12	841.21	1,139.36	1,110.05	1,054.17	1,267.13	1,232.53	1,168.63	1,397.56	1,357.63	1,288.43	1,826.13	1,775.56	1,682.39
80	1,000.91	979.62	937.04	1,267.13	1,235.17	1,176.63	1,408.20	1,373.62	1,304.40	1,551.96	1,512.03	1,437.50	2,031.12	1,977.88	1,876.72
81	1,112.73	1,091.44	1,043.51	1,408.20	1,376.27	1,309.73	1,565.28	1,528.00	1,453.46	1,724.99	1,682.39	1,602.55	2,257.38	2,201.48	2,092.35
82	1,237.84	1,213.88	1,163.30	1,565.28	1,530.66	1,461.46	1,738.29	1,701.05	1,621.16	1,916.65	1,874.06	1,786.22	2,507.61	2,449.07	2,334.60
83	1,376.27	1,349.64	1,293.74	1,740.96	1,706.34	1,629.16	1,932.62	1,892.71	1,804.83	2,129.62	2,084.37	1,991.21	2,787.13	2,728.57	2,603.46
84	1,528.00	1,504.04	1,442.81	1,935.29	1,898.02	1,815.51	2,148.25	2,105.67	2,012.50	2,369.20	2,321.28	2,220.14			

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Compound Inflation Protection without Nonforfeiture
 Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
19	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
20	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
21	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
22	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
23	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
24	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
25	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
26	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
27	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
28	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
29	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
30	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
31	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
32	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
33	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
34	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
35	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
36	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
37	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
38	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
39	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
40	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
41	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
42	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
43	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
44	114.99	110.74	102.22	136.29	132.04	123.52	151.22	140.56	132.04	164.00	155.47	144.82	225.74	208.71	193.80
45	134.18	129.92	121.40	164.00	159.73	144.82	181.02	172.50	157.59	200.19	191.66	176.77	272.58	253.44	238.51
46	134.18	129.92	121.40	164.00	159.73	144.82	181.02	172.50	157.59	200.19	191.66	176.77	272.58	253.44	238.51
47	134.18	129.92	121.40	164.00	159.73	144.82	181.02	172.50	157.59	200.19	191.66	176.77	272.58	253.44	238.51
48	134.18	129.92	121.40	164.00	159.73	144.82	181.02	172.50	157.59	200.19	191.66	176.77	272.58	253.44	238.51
49	134.18	129.92	121.40	164.00	159.73	144.82	181.02	172.50	157.59	200.19	191.66	176.77	272.58	253.44	238.51
50	149.07	140.56	132.04	183.14	174.64	161.84	200.19	187.41	172.50	219.37	208.71	191.66	300.29	278.99	259.81
51	153.34	149.07	140.56	189.55	181.02	168.25	212.96	198.07	185.29	230.01	217.21	202.32	315.18	296.04	270.47
52	159.73	155.47	146.95	198.07	189.55	174.64	219.37	210.84	191.66	240.67	227.87	212.96	330.11	310.93	285.36
53	166.11	161.84	151.22	208.71	195.92	183.14	230.01	217.21	204.44	255.56	238.51	219.37	342.89	323.70	296.04
54	176.77	168.25	159.73	217.21	208.71	191.66	242.78	230.01	212.96	270.47	251.29	234.26	364.18	340.73	313.06
55	187.41	178.89	166.11	232.14	219.37	202.32	257.69	244.92	221.48	283.24	264.08	247.03	383.33	362.03	330.11
56	195.92	189.55	176.77	244.92	232.14	215.10	268.33	257.69	236.40	298.15	281.11	259.81	402.51	381.21	349.25
57	206.59	198.07	185.29	257.69	240.67	223.62	285.36	268.33	249.17	315.18	298.15	272.58	425.92	400.37	368.44
58	215.10	206.59	195.92	270.47	257.69	236.40	300.29	285.36	259.81	334.36	313.06	287.51	447.22	421.67	391.85
59	230.01	217.21	206.59	287.51	272.58	251.29	319.45	304.54	278.99	351.39	336.48	306.66	477.04	449.36	415.28
60	244.92	232.14	217.21	306.66	291.77	270.47	338.61	321.59	298.15	374.80	353.52	330.11	509.00	479.18	440.83
61	259.81	247.03	232.14	325.84	308.81	285.36	359.91	345.00	317.32	400.37	381.21	351.39	543.07	509.00	470.65
62	274.74	261.95	247.03	342.89	327.96	304.54	383.33	362.03	338.61	428.06	402.51	374.80	577.14	543.07	502.59
63	293.88	281.11	261.95	366.30	351.39	325.84	408.88	389.73	362.03	453.63	430.18	400.37	611.22	577.14	536.67
64	306.66	296.04	281.11	389.73	370.55	347.14	432.33	413.15	381.21	479.18	455.74	423.81	649.54	613.33	568.62
65	327.96	313.06	293.88	413.15	393.99	368.44	457.88	438.70	408.88	509.00	485.55	451.47	687.87	651.66	604.81
66	342.89	332.23	315.18	434.45	415.28	389.73	487.70	464.25	434.45	540.92	513.25	479.18	728.33	694.26	643.14
67	366.30	351.39	330.11	462.13	440.83	415.28	517.50	491.95	460.00	574.99	547.32	511.12	773.06	736.85	685.73
68	387.60	372.69	351.39	489.82	468.52	440.83	547.32	521.77	489.82	609.06	581.40	545.19	819.91	779.45	728.33
69	432.33	417.40	393.99	547.32	526.03	491.95	613.33	587.77	547.32	681.48	653.80	609.06	913.62	873.14	813.52
70	481.29	464.25	440.83	611.22	585.65	551.58	685.73	653.80	615.47	762.40	726.21	679.36	1,017.96	973.25	911.47
71	534.55	517.50	489.82	679.36	653.80	617.59	760.29	732.58	687.87	845.48	811.39	762.40	1,130.84	1,086.11	1,017.96
72	594.17	572.87	543.07	756.03	728.33	687.87	845.48	815.66	764.54	941.29	902.97	849.73	1,256.47	1,207.51	1,130.84
73	660.18	638.88	606.95	839.07	809.25	762.40	939.17	905.10	851.85	1,045.65	1,005.18	943.43	1,394.92	1,339.55	1,260.72
74	702.78	683.62	647.41	896.58	866.76	822.03	1,007.32	968.99	913.62	1,118.06	1,077.58	1,013.69	1,492.87	1,435.36	1,350.17
75	756.03	732.58	698.51	962.59	932.77	881.67	1,079.72	1,041.39	981.77	1,196.85	1,156.39	1,090.36	1,597.22	1,539.71	1,452.41
76	809.25	785.84	749.63	1,030.73	998.80	945.54	1,154.25	1,118.06	1,054.17	1,282.02	1,239.44	1,171.30	1,707.94	1,650.46	1,558.88
77	864.62	843.32	802.88	1,105.29	1,073.33	1,015.84	1,237.31	1,201.10	1,135.09	1,373.62	1,333.14	1,258.61	1,829.35	1,771.84	1,671.75
78	926.40	905.10	860.37	1,184.07	1,152.14	1,090.36	1,328.89	1,288.43	1,220.28	1,471.57	1,431.11	1,352.32	1,959.25	1,897.49	1,797.39
79	1,011.57	988.14	943.43	1,292.68	1,260.72	1,196.85	1,448.13	1,407.69	1,335.28	1,607.88	1,563.13	1,482.21	2,136.02	2,076.38	1,967.77
80	1,103.13	1,079.72	1,032.87	1,414.06	1,377.87	1,311.84	1,582.31	1,543.99	1,465.18	1,754.81	1,710.10	1,624.91	-	-	-
81	1,205.37	1,181.96	1,130.84	1,543.99	1,507.78	1,435.36	1,729.24	1,686.65	1,605.73	1,916.65	1,869.81	1,780.36	-	-	-
82	1,316.09	1,290.54	1,237.31	1,686.65	1,648.32	1,573.81	1,886.83	1,846.39	1,759.06	2,093.43	2,046.58	1,950.73	-	-	-
83	1,439.61	1,411.95	1,352.32												

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
19	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
20	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
21	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
22	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
23	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
24	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
25	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
26	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
27	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
28	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
29	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
30	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
31	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
32	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
33	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
34	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
35	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
36	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
37	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
38	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
39	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
40	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
41	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
42	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
43	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
44	149.50	143.96	132.89	177.19	171.63	160.58	196.58	182.72	171.63	213.19	202.10	188.26	293.47	271.32	251.95	
45	174.41	168.87	157.82	213.19	207.63	188.26	235.34	224.24	204.87	260.24	249.17	229.78	354.36	329.45	310.08	
46	174.41	168.87	157.82	213.19	207.63	188.26	235.34	224.24	204.87	260.24	249.17	229.78	354.36	329.45	310.08	
47	174.41	168.87	157.82	213.19	207.63	188.26	235.34	224.24	204.87	260.24	249.17	229.78	354.36	329.45	310.08	
48	174.41	168.87	157.82	213.19	207.63	188.26	235.34	224.24	204.87	260.24	249.17	229.78	354.36	329.45	310.08	
49	174.41	168.87	157.82	213.19	207.63	188.26	235.34	224.24	204.87	260.24	249.17	229.78	354.36	329.45	310.08	
50	193.80	182.72	171.63	238.10	227.00	210.39	260.24	243.63	224.24	285.15	271.32	249.17	390.36	362.69	337.75	
51	199.34	193.80	182.72	246.39	235.34	218.71	276.86	257.47	240.86	298.99	282.37	263.00	409.73	384.82	351.60	
52	207.63	202.10	191.02	257.47	246.39	227.00	285.15	274.08	249.17	312.84	296.23	276.86	429.12	404.21	370.97	
53	215.95	210.39	196.58	271.32	254.71	238.10	298.99	282.37	265.76	332.23	310.08	285.15	445.73	420.82	384.82	
54	229.78	218.71	207.63	282.37	271.32	249.17	315.62	298.99	276.86	351.60	326.69	304.54	473.41	442.97	406.97	
55	243.63	232.56	215.95	301.76	285.15	263.00	334.99	318.37	287.93	368.21	343.30	321.13	498.32	470.65	429.12	
56	254.71	246.39	229.78	318.37	301.76	279.61	348.84	334.99	307.32	387.60	365.45	337.75	523.25	495.56	454.04	
57	268.56	257.47	240.86	334.99	312.84	290.69	370.97	348.84	323.93	409.73	387.60	354.36	553.69	520.47	478.95	
58	279.61	268.56	254.71	351.60	334.99	307.32	390.36	370.97	337.75	434.67	406.97	373.75	581.40	548.17	509.41	
59	298.99	282.37	268.56	373.75	354.36	326.69	415.28	395.89	362.69	456.80	437.43	398.67	620.16	584.16	539.86	
60	318.37	301.76	282.37	398.67	379.30	351.60	440.19	418.04	387.60	487.25	459.58	429.12	661.68	622.92	573.08	
61	337.75	321.13	301.76	423.58	401.43	370.97	467.88	448.49	412.51	520.47	495.56	456.80	705.95	661.68	611.84	
62	357.13	340.52	321.13	445.73	426.34	395.89	498.32	470.65	440.19	556.47	523.25	487.25	750.27	705.95	653.36	
63	382.06	365.45	340.52	476.19	456.80	423.58	531.56	506.62	470.65	589.69	559.23	520.47	794.57	750.27	697.66	
64	398.67	384.82	365.45	506.62	481.71	451.25	561.99	537.08	495.56	622.92	592.45	550.93	844.40	797.33	739.20	
65	426.34	406.97	382.06	537.08	512.17	478.95	595.23	570.32	531.56	661.68	631.21	586.93	894.22	847.16	786.27	
66	428.57	415.28	393.99	543.07	519.09	487.15	609.61	580.32	543.07	676.15	641.53	598.95	910.41	867.82	803.92	
67	457.88	439.23	412.62	577.66	551.05	519.09	646.86	614.94	574.99	718.75	684.13	638.88	966.31	921.07	857.18	
68	484.49	465.85	439.23	612.26	585.65	551.05	684.13	652.19	612.26	761.32	726.72	681.48	1,024.88	974.29	910.41	
69	540.39	521.77	492.46	684.13	657.52	614.94	766.65	734.74	684.13	851.85	817.24	761.32	1,142.01	1,091.44	1,016.88	
70	601.62	580.32	551.05	764.01	732.05	689.46	857.18	817.24	769.32	952.99	907.75	849.20	1,272.44	1,216.54	1,139.36	
71	668.16	646.86	612.26	849.20	817.24	771.98	950.34	915.74	859.82	1,056.83	1,014.24	952.99	1,413.53	1,357.63	1,272.44	
72	742.71	716.08	678.82	945.01	910.41	859.82	1,056.83	1,019.57	955.67	1,176.63	1,128.70	1,062.16	1,570.59	1,509.36	1,413.53	
73	825.22	798.61	758.68	1,048.84	1,011.57	952.99	1,173.94	1,131.35	1,064.81	1,307.04	1,256.47	1,179.27	1,743.62	1,674.42	1,575.92	
74	878.47	854.49	809.25	1,120.71	1,083.44	1,027.54	1,259.14	1,211.23	1,142.01	1,397.56	1,346.99	1,267.13	1,866.08	1,794.21	1,687.72	
75	945.01	915.74	873.14	1,203.24	1,165.95	1,102.07	1,349.64	1,301.71	1,227.20	1,496.06	1,445.49	1,362.96	1,996.52	1,924.63	1,815.51	
76	1,011.57	982.28	937.04	1,288.43	1,248.50	1,181.96	1,442.81	1,397.56	1,317.70	1,602.55	1,549.30	1,464.10	2,134.94	2,063.08	1,948.61	
77	1,080.78	1,054.17	1,003.58	1,381.59	1,341.66	1,269.79	1,546.63	1,501.39	1,418.86	1,717.00	1,666.43	1,573.26	2,286.68	2,214.81	2,089.68	
78	1,157.97	1,131.35	1,075.47	1,480.09	1,440.16	1,362.96	1,661.10	1,610.53	1,525.33	1,839.46	1,788.88	1,690.39	2,449.07	2,371.85	2,246.76	
79	1,264.47	1,235.17	1,179.27	1,615.85	1,575.92	1,496.06	1,810.18	1,759.59	1,669.09	2,009.82	1,953.92	1,852.76	2,670.00	2,595.47	2,459.73	
80	1,378.91	1,349.64	1,291.07	1,767.59	1,722.33	1,639.80	1,977.88	1,929.96	1,831.46	2,193.51	2,137.59	2,031.12	-	-	-	
81	1,506.70	1,477.43	1,413.53	1,929.96	1,884.72	1,794.21	2,161.57	2,108.32	2,007.18	2,395.83	2,337.25	2,225.47	-	-	-	
82	1,645.13	1,613.17	1,546.63	2,108.32	2,060.39	1,967.23	2,358.55	2,307.97	2,198.84	2,616.77	2,558.18	2,438.43	-	-	-	
83																

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Simple Inflation Protection without Nonforfeiture
Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
19	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
20	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
21	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
22	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
23	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
24	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
25	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
26	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
27	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
28	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
29	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
30	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
31	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
32	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
33	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
34	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
35	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
36	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
37	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
38	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
39	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
40	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
41	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
42	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
43	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
44	85.19	80.92	74.55	97.97	93.70	87.33	106.49	100.10	93.70	114.99	108.63	102.22	155.47	142.70	132.04
45	102.22	97.97	91.58	121.40	119.27	108.63	134.18	127.77	117.15	146.95	138.43	129.92	195.92	181.02	170.37
46	102.22	97.97	91.58	121.40	119.27	108.63	134.18	127.77	117.15	146.95	138.43	129.92	195.92	181.02	170.37
47	102.22	97.97	91.58	121.40	119.27	108.63	134.18	127.77	117.15	146.95	138.43	129.92	195.92	181.02	170.37
48	102.22	97.97	91.58	121.40	119.27	108.63	134.18	127.77	117.15	146.95	138.43	129.92	195.92	181.02	170.37
49	102.22	97.97	91.58	121.40	119.27	108.63	134.18	127.77	117.15	146.95	138.43	129.92	195.92	181.02	170.37
50	114.99	108.63	102.22	138.43	132.04	121.40	151.22	140.56	129.92	164.00	155.47	142.70	219.37	204.44	191.66
51	117.15	114.99	108.63	144.82	138.43	127.77	161.84	151.22	140.56	172.50	161.84	153.34	234.26	219.37	205.19
52	125.65	121.40	114.99	151.22	144.82	134.18	168.25	159.73	146.95	183.14	172.50	161.84	247.03	232.14	215.10
53	132.04	127.77	119.27	161.84	151.22	142.70	176.77	168.25	157.59	195.92	183.14	168.25	259.81	247.03	223.62
54	140.56	134.18	127.77	170.37	164.00	151.22	189.55	178.89	166.11	208.71	195.92	181.02	278.99	261.95	240.67
55	149.07	142.70	134.18	183.14	172.50	159.73	202.32	191.66	174.64	221.48	208.71	193.80	298.15	281.11	255.56
56	159.73	153.34	142.70	195.92	185.29	172.50	215.10	204.44	187.41	236.40	223.62	206.59	317.32	298.15	274.74
57	168.25	161.84	151.22	208.71	193.80	181.02	230.01	217.21	200.19	251.29	238.51	219.37	338.61	317.32	293.88
58	176.77	170.37	161.84	219.37	210.84	193.80	244.92	232.14	210.84	270.47	253.44	234.26	357.78	338.61	315.18
59	191.66	181.02	170.37	236.40	223.62	206.59	261.95	249.17	227.87	287.51	272.58	249.17	385.46	362.03	334.36
60	204.44	193.80	181.02	253.44	240.67	223.62	278.99	264.08	244.92	306.66	289.63	270.47	413.15	389.73	357.78
61	217.21	208.71	193.80	270.47	257.69	236.40	298.15	285.36	261.95	330.11	313.06	289.63	442.97	415.28	385.46
62	232.14	221.48	208.71	287.51	272.58	253.44	319.45	302.41	281.11	353.52	334.36	310.93	474.91	447.22	413.15
63	249.17	238.51	221.48	306.66	293.88	274.74	342.89	325.84	302.41	376.96	357.78	334.36	504.73	477.04	442.97
64	261.95	251.29	238.51	330.11	313.06	293.88	364.18	349.25	321.59	402.51	383.33	357.78	543.07	513.25	474.91
65	281.11	268.33	253.44	353.52	336.48	313.06	389.73	374.80	347.14	432.33	411.03	383.33	579.26	549.44	509.00
66	298.15	289.63	272.58	374.80	357.78	336.48	417.40	398.26	372.69	462.13	440.83	411.03	619.72	589.92	547.32
67	319.45	308.81	289.63	402.51	383.33	359.91	449.36	425.92	398.26	496.20	472.77	440.83	664.43	630.36	587.77
68	342.89	330.11	310.93	430.18	411.03	385.46	479.18	455.74	428.06	532.41	506.84	474.91	711.28	675.09	630.36
69	385.46	372.69	349.25	483.43	464.25	434.45	538.80	517.50	483.43	598.42	572.87	536.67	796.48	762.40	711.28
70	432.33	417.40	396.10	543.07	521.77	491.95	609.06	581.40	547.32	675.09	643.14	602.70	894.44	858.25	802.88
71	483.43	466.40	442.97	609.06	587.77	553.69	681.48	655.93	615.47	756.03	724.08	681.48	1,005.18	964.72	902.97
72	540.92	523.89	496.20	683.62	658.07	621.84	764.54	734.74	690.00	847.59	813.52	764.54	1,126.59	1,081.85	1,011.57
73	606.95	587.77	557.96	764.54	736.85	694.26	853.98	824.18	775.18	947.70	911.47	856.10	1,260.72	1,209.62	1,137.21
74	649.54	632.52	598.42	824.18	796.48	753.88	919.99	888.05	836.95	1,020.10	983.89	926.40	1,356.57	1,303.32	1,226.65
75	702.78	681.48	649.54	888.05	862.50	813.52	994.55	958.34	905.10	1,098.88	1,062.69	1,003.07	1,460.91	1,407.69	1,328.89
76	756.03	734.74	700.66	958.34	928.52	877.40	1,069.06	1,037.14	977.50	1,184.07	1,145.73	1,083.99	1,573.81	1,518.44	1,433.24
77	813.52	794.36	756.03	1,032.87	1,003.07	949.81	1,154.25	1,118.06	1,056.28	1,277.77	1,239.44	1,171.30	1,695.17	1,641.95	1,548.24
78	877.40	856.10	813.52	1,111.66	1,083.99	1,026.48	1,245.83	1,207.51	1,143.61	1,377.87	1,339.55	1,267.13	1,827.21	1,769.72	1,676.03
79	962.59	939.17	896.58	1,220.28	1,190.46	1,130.84	1,365.10	1,326.75	1,258.61	1,512.03	1,469.43	1,394.92	2,001.85	1,946.48	1,844.26
80	1,054.17	1,030.73	986.02	1,341.66	1,307.59	1,245.83	1,499.25	1,460.91	1,388.51	1,658.98	1,616.38	1,537.58	-	-	-
81	1,156.39	1,135.09	1,083.99	1,471.57	1,437.50	1,369.35	1,644.07	1,605.73	1,526.94	1,820.84	1,776.09	1,693.05	-	-	-
82	1,271.40	1,245.83	1,194.73	1,616.38	1,580.18	1,507.78	1,803.80	1,765.47	1,682.39	1,999.73	1,954.98	1,863.42	-	-	-
83	1,394.92	1,367.21	1,311.84	1,773.97	1,739.90	1,661.10	1,980.55	1,940.09	1,850.64	2,193.51	2,146.66	2,050.83	-	-	-
84	1,529.06	1,505.64	1,443.88	1,948.61	1,910.29	1,827.21	2,174.35	2,131.75	2,038.05	2,410.72	2,361.76	2,259.54	-	-	-

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Simple Inflation Protection with Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
19	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
20	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
21	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
22	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
23	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
24	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
25	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
26	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
27	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
28	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
29	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
30	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
31	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
32	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
33	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
34	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
35	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
36	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
37	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
38	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
39	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
40	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
41	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
42	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
43	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
44	110.74	105.21	96.89	127.35	121.82	113.50	138.43	130.11	121.82	149.50	141.21	132.89	202.10	185.48	171.63
45	132.89	127.35	119.04	157.82	155.02	141.21	174.41	166.11	152.26	191.02	179.97	168.87	254.71	235.34	221.48
46	132.89	127.35	119.04	157.82	155.02	141.21	174.41	166.11	152.26	191.02	179.97	168.87	254.71	235.34	221.48
47	132.89	127.35	119.04	157.82	155.02	141.21	174.41	166.11	152.26	191.02	179.97	168.87	254.71	235.34	221.48
48	132.89	127.35	119.04	157.82	155.02	141.21	174.41	166.11	152.26	191.02	179.97	168.87	254.71	235.34	221.48
49	132.89	127.35	119.04	157.82	155.02	141.21	174.41	166.11	152.26	191.02	179.97	168.87	254.71	235.34	221.48
50	149.50	141.21	132.89	179.97	171.63	157.82	196.58	182.72	168.87	213.19	202.10	185.48	285.15	265.76	249.17
51	152.26	149.50	141.21	188.26	179.97	166.11	210.39	196.58	182.72	224.24	210.39	199.34	304.54	285.15	260.24
52	163.35	157.82	149.50	196.58	188.26	174.41	218.71	207.63	191.02	238.10	224.24	210.39	321.13	301.76	279.61
53	171.63	166.11	155.02	210.39	196.58	185.48	229.78	218.71	204.87	254.71	238.10	218.71	337.75	321.13	290.69
54	182.72	174.41	166.11	221.48	213.19	196.58	246.39	232.56	215.95	271.32	254.71	235.34	362.69	340.52	312.84
55	193.80	185.48	174.41	238.10	224.24	207.63	263.00	249.17	227.00	287.93	271.32	251.95	387.60	365.45	332.23
56	207.63	199.34	185.48	254.71	240.86	224.24	279.61	265.76	243.63	307.32	290.69	268.56	412.51	387.60	357.13
57	218.71	210.39	196.58	271.32	251.95	235.34	298.99	282.37	260.24	326.69	310.08	285.15	440.19	412.51	382.06
58	229.78	221.48	210.39	285.15	274.08	251.95	318.37	301.76	274.08	351.60	329.45	304.54	465.10	440.19	409.73
59	249.17	235.34	221.48	307.32	290.69	268.56	340.52	323.93	296.23	373.75	354.36	323.93	501.10	470.65	434.67
60	265.76	251.95	235.34	329.45	312.84	290.69	362.69	343.30	318.37	398.67	376.50	351.60	537.08	506.62	465.10
61	282.37	271.32	251.95	351.60	334.99	307.32	387.60	370.97	340.52	429.12	406.97	376.50	575.84	539.86	501.10
62	301.76	287.93	271.32	373.75	354.36	329.45	415.28	393.12	365.45	459.58	434.67	404.21	617.36	581.40	537.08
63	323.93	310.08	287.93	398.67	382.06	357.13	445.73	423.58	393.12	490.04	465.10	434.67	656.14	620.16	575.84
64	340.52	326.69	310.08	429.12	406.97	382.06	473.41	454.04	418.04	523.25	498.32	465.10	705.95	667.21	617.36
65	365.45	348.84	329.45	459.58	437.43	406.97	506.62	487.25	451.25	561.99	534.32	498.32	753.03	714.29	661.68
66	372.69	362.03	340.73	468.52	447.22	420.59	521.77	497.79	465.85	577.66	551.05	513.76	774.65	737.38	684.13
67	399.30	385.99	362.03	503.12	479.18	449.87	561.69	532.41	497.79	620.25	590.96	551.05	830.55	787.95	734.74
68	428.57	412.62	388.66	537.74	513.76	481.82	598.95	569.66	535.06	665.51	633.56	593.64	889.11	843.87	787.95
69	481.82	465.85	436.58	604.28	580.32	543.07	673.49	646.86	604.28	748.02	716.08	670.84	995.58	952.99	889.11
70	540.39	521.77	495.15	678.82	652.19	614.94	761.32	726.72	684.13	843.87	803.92	753.35	1,118.06	1,072.78	1,003.58
71	604.28	582.98	553.69	761.32	734.74	692.14	851.85	819.91	769.32	945.01	905.10	851.85	1,256.47	1,205.90	1,128.70
72	676.15	654.85	620.25	854.49	822.57	777.31	955.67	918.39	862.50	1,059.48	1,016.88	955.67	1,406.20	1,352.32	1,264.47
73	758.68	734.74	697.45	955.67	921.07	867.82	1,067.45	1,030.21	968.99	1,184.60	1,139.36	1,070.14	1,575.92	1,512.03	1,421.51
74	811.91	790.62	748.02	1,030.21	995.58	942.37	1,150.00	1,110.05	1,046.17	1,275.12	1,229.84	1,157.97	1,695.72	1,629.16	1,533.33
75	878.47	851.85	811.91	1,110.05	1,078.11	1,016.88	1,243.17	1,197.91	1,131.35	1,373.62	1,328.34	1,253.83	1,826.13	1,759.59	1,661.10
76	945.01	918.39	875.79	1,197.91	1,160.66	1,096.76	1,336.33	1,296.40	1,221.87	1,480.09	1,432.17	1,354.97	1,967.23	1,898.02	1,791.53
77	1,016.88	992.94	945.01	1,291.07	1,253.83	1,187.25	1,442.81	1,397.56	1,320.37	1,597.22	1,549.30	1,464.10	2,118.98	2,052.42	1,935.29
78	1,096.76	1,070.14	1,016.88	1,389.59	1,354.97	1,283.10	1,557.27	1,509.36	1,429.50	1,722.33	1,674.42	1,583.90	2,284.01	2,212.14	2,095.01
79	1,203.24	1,173.94	1,120.71	1,525.33	1,488.09	1,413.53	1,706.34	1,658.45	1,573.26	1,890.03	1,836.79	1,743.62	2,502.30	2,433.10	2,305.31
80	1,317.70	1,288.43	1,232.53	1,677.07	1,634.47	1,557.27	1,874.06	1,826.13	1,735.65	2,073.72	2,020.48	1,921.98	-	-	-
81	1,445.49	1,418.86	1,354.97	1,839.46	1,796.86	1,711.67	2,055.08	2,007.18	1,908.68	2,276.04	2,220.14	2,116.31	-	-	-
82	1,589.23	1,557.27	1,493.38	2,020.48	1,975.22	1,884.72	2,254.74	2,206.81	2,102.99	2,499.64	2,443.72	2,329.27	-	-	-
83	1,743.62	1,709.02	1,639.80	2,217.45	2,174.86	2,									

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	36.21	40.48	42.60	46.85	55.37
19	36.21	40.48	42.60	46.85	55.37
20	36.21	40.48	42.60	46.85	55.37
21	36.21	40.48	42.60	46.85	55.37
22	36.21	40.48	42.60	46.85	55.37
23	36.21	40.48	42.60	46.85	55.37
24	36.21	40.48	42.60	46.85	55.37
25	36.21	40.48	42.60	46.85	55.37
26	36.21	40.48	42.60	46.85	55.37
27	36.21	40.48	42.60	46.85	55.37
28	36.21	40.48	42.60	46.85	55.37
29	36.21	40.48	42.60	46.85	55.37
30	36.21	40.48	42.60	46.85	55.37
31	36.21	40.48	42.60	46.85	55.37
32	36.21	40.48	42.60	46.85	55.37
33	36.21	40.48	42.60	46.85	55.37
34	36.21	40.48	42.60	46.85	55.37
35	36.21	40.48	42.60	46.85	55.37
36	36.21	40.48	42.60	46.85	55.37
37	36.21	40.48	42.60	46.85	55.37
38	36.21	40.48	42.60	46.85	55.37
39	36.21	40.48	42.60	46.85	55.37
40	36.21	40.48	42.60	46.85	55.37
41	36.21	40.48	42.60	46.85	55.37
42	36.21	40.48	42.60	46.85	55.37
43	36.21	40.48	42.60	46.85	55.37
44	36.21	40.48	42.60	46.85	55.37
45	44.73	48.98	53.25	57.51	70.28
46	44.73	48.98	53.25	57.51	70.28
47	44.73	48.98	53.25	57.51	70.28
48	44.73	48.98	53.25	57.51	70.28
49	44.73	48.98	53.25	57.51	70.28
50	48.98	55.37	59.62	63.89	78.80
51	51.12	57.51	63.89	68.15	83.08
52	53.25	61.78	66.03	72.40	89.44
53	55.37	63.89	70.28	74.55	93.70
54	57.51	68.15	74.55	80.92	100.10
55	61.78	72.40	80.92	87.33	108.63
56	66.03	76.67	85.19	93.70	117.15
57	70.28	83.08	91.58	100.10	125.65
58	74.55	89.44	97.97	106.49	134.18
59	80.92	95.85	108.63	117.15	146.95
60	87.33	106.49	117.15	127.77	159.73
61	95.85	114.99	127.77	140.56	174.64
62	102.22	125.65	140.56	153.34	191.66
63	110.74	136.29	153.34	166.11	208.71
64	121.40	146.95	166.11	181.02	227.87
65	129.92	159.73	181.02	195.92	247.03
66	140.56	174.64	195.92	215.10	268.33
67	153.34	189.55	212.96	232.14	291.77
68	164.00	204.44	232.14	253.44	317.32
69	183.14	227.87	257.69	283.24	353.52
70	204.44	253.44	287.51	315.18	393.99
71	225.74	283.24	319.45	349.25	438.70
72	251.29	315.18	355.66	389.73	487.70
73	278.99	349.25	396.10	432.33	540.92
74	306.66	385.46	436.58	477.04	596.29
75	338.61	425.92	481.29	526.03	658.07
76	372.69	468.52	530.28	579.26	724.08
77	411.03	517.50	585.65	638.88	796.48
78	451.47	570.74	645.29	704.91	877.40
79	498.32	628.25	711.28	777.31	966.84
80	549.44	694.26	785.84	858.25	1,064.81
81	604.81	764.54	866.76	945.54	1,173.43
82	666.59	843.32	954.07	1,041.39	1,292.68
83	732.58	930.65	1,054.17	1,150.00	1,424.72
84	807.13	1,026.48	1,160.66	1,267.13	1,569.54
85	890.17	1,130.84	1,279.90	1,397.03	1,729.24
86	981.77	1,247.95	1,411.95	1,539.71	1,903.88
87	1,079.72	1,375.74	1,556.76	1,699.44	2,097.68
88	1,190.46	1,516.28	1,718.60	1,874.06	2,310.64
89	1,311.84	1,671.75	1,895.36	2,065.72	2,544.90
90	1,443.88	1,844.26	2,089.16	2,276.57	2,802.57
91	1,590.83	2,033.80	2,304.25	2,510.83	3,087.95
92	1,752.68	2,242.49	2,540.65	2,768.50	3,401.02
93	1,931.56	2,472.50	2,802.57	3,051.74	3,746.00
94	2,127.50	2,725.90	3,090.09	3,366.92	4,125.07
95	2,342.58	3,007.01	3,407.38	3,711.93	4,544.59
96	2,581.09	3,315.82	3,756.64	4,093.12	5,006.74
97	2,843.05	3,656.56	4,144.24	4,512.67	5,513.59
98	3,132.68	4,031.38	4,570.16	4,974.79	6,073.67
99	3,449.98	4,444.53	5,038.68	5,485.88	6,691.25

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	47.07	52.61	55.37	60.91	71.98
19	47.07	52.61	55.37	60.91	71.98
20	47.07	52.61	55.37	60.91	71.98
21	47.07	52.61	55.37	60.91	71.98
22	47.07	52.61	55.37	60.91	71.98
23	47.07	52.61	55.37	60.91	71.98
24	47.07	52.61	55.37	60.91	71.98
25	47.07	52.61	55.37	60.91	71.98
26	47.07	52.61	55.37	60.91	71.98
27	47.07	52.61	55.37	60.91	71.98
28	47.07	52.61	55.37	60.91	71.98
29	47.07	52.61	55.37	60.91	71.98
30	47.07	52.61	55.37	60.91	71.98
31	47.07	52.61	55.37	60.91	71.98
32	47.07	52.61	55.37	60.91	71.98
33	47.07	52.61	55.37	60.91	71.98
34	47.07	52.61	55.37	60.91	71.98
35	47.07	52.61	55.37	60.91	71.98
36	47.07	52.61	55.37	60.91	71.98
37	47.07	52.61	55.37	60.91	71.98
38	47.07	52.61	55.37	60.91	71.98
39	47.07	52.61	55.37	60.91	71.98
40	47.07	52.61	55.37	60.91	71.98
41	47.07	52.61	55.37	60.91	71.98
42	47.07	52.61	55.37	60.91	71.98
43	47.07	52.61	55.37	60.91	71.98
44	47.07	52.61	55.37	60.91	71.98
45	58.13	63.67	69.22	74.74	91.35
46	58.13	63.67	69.22	74.74	91.35
47	58.13	63.67	69.22	74.74	91.35
48	58.13	63.67	69.22	74.74	91.35
49	58.13	63.67	69.22	74.74	91.35
50	63.67	71.98	77.52	83.08	102.45
51	66.45	74.74	83.08	88.59	107.98
52	69.22	80.28	85.83	94.13	116.28
53	71.98	83.08	91.35	96.89	121.82
54	74.74	88.59	96.89	105.21	130.11
55	80.28	94.13	105.21	113.50	141.21
56	85.83	99.65	110.74	121.82	152.26
57	91.35	107.98	119.04	130.11	163.35
58	96.89	116.28	127.35	138.43	174.41
59	105.21	124.59	141.21	152.26	191.02
60	113.50	138.43	152.26	166.11	207.63
61	124.59	149.50	166.11	182.72	227.00
62	132.89	163.35	182.72	199.34	249.17
63	143.96	177.19	199.34	215.95	271.32
64	157.82	191.02	215.95	235.34	296.23
65	168.87	207.63	235.34	254.71	321.13
66	175.69	218.29	244.92	268.86	335.40
67	191.66	236.91	266.22	290.16	364.69
68	204.99	255.56	290.16	316.79	396.65
69	228.93	284.83	322.10	354.05	441.89
70	255.56	316.79	359.38	393.99	492.46
71	282.18	354.05	399.30	436.58	548.36
72	314.10	393.99	444.56	487.15	609.61
73	348.72	436.58	495.15	540.39	676.15
74	383.33	481.82	545.72	596.29	745.37
75	423.28	532.41	601.62	657.52	822.57
76	465.85	585.65	662.83	724.08	905.10
77	513.76	646.86	732.05	798.61	995.58
78	564.35	713.44	806.60	881.12	1,096.76
79	622.92	785.31	889.11	971.64	1,208.55
80	686.81	867.82	982.28	1,072.78	1,331.02
81	756.03	955.67	1,083.44	1,181.96	1,466.79
82	833.21	1,054.17	1,192.58	1,301.71	1,615.85
83	915.74	1,163.30	1,317.70	1,437.50	1,780.89
84	1,008.91	1,283.10	1,450.80	1,583.90	1,961.90
85	1,112.73	1,413.53	1,599.87	1,746.29	2,161.57
86	1,227.20	1,559.95	1,764.92	1,924.63	2,379.84
87	1,349.64	1,719.66	1,945.93	2,124.29	2,622.08
88	1,488.09	1,895.36	2,148.25	2,342.58	2,888.29
89	1,639.80	2,089.68	2,369.20	2,582.17	3,181.12
90	1,804.83	2,305.31	2,611.44	2,845.70	3,503.24
91	1,988.52	2,542.23	2,880.32	3,138.52	3,859.94
92	2,190.85	2,803.10	3,175.79	3,460.64	4,251.26
93	2,414.45	3,090.60	3,503.24	3,814.67	4,682.51
94	2,659.36	3,407.38	3,862.58	4,208.66	5,156.32
95	2,928.23	3,758.77	4,259.23	4,639.91	5,680.74
96	3,226.38	4,144.77	4,695.81	5,116.41	6,258.41
97	3,553.81	4,570.69	5,180.30	5,640.83	6,891.97
98	3,915.84	5,039.21	5,712.70	6,218.48	7,592.08
99	4,312.49	5,555.63	6,298.33	6,857.37	8,364.07

NURSING HOME INSURANCE ONLY PLAN

Compound Inflation Protection with Assumes 45 Day Elimination Period

Assumes 45 Day Elimination Period
Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited
18	70.28	87.33	97.97	108.63	144.82
19	70.28	87.33	97.97	108.63	144.82
20	70.28	87.33	97.97	108.63	144.82
21	70.28	87.33	97.97	108.63	144.82
22	70.28	87.33	97.97	108.63	144.82
23	70.28	87.33	97.97	108.63	144.82
24	70.28	87.33	97.97	108.63	144.82
25	70.28	87.33	97.97	108.63	144.82
26	70.28	87.33	97.97	108.63	144.82
27	70.28	87.33	97.97	108.63	144.82
28	70.28	87.33	97.97	108.63	144.82
29	70.28	87.33	97.97	108.63	144.82
30	70.28	87.33	97.97	108.63	144.82
31	70.28	87.33	97.97	108.63	144.82
32	70.28	87.33	97.97	108.63	144.82
33	70.28	87.33	97.97	108.63	144.82
34	70.28	87.33	97.97	108.63	144.82
35	70.28	87.33	97.97	108.63	144.82
36	70.28	87.33	97.97	108.63	144.82
37	70.28	87.33	97.97	108.63	144.82
38	70.28	87.33	97.97	108.63	144.82
39	70.28	87.33	97.97	108.63	144.82
40	70.28	87.33	97.97	108.63	144.82
41	70.28	87.33	97.97	108.63	144.82
42	70.28	87.33	97.97	108.63	144.82
43	70.28	87.33	97.97	108.63	144.82
44	70.28	87.33	97.97	108.63	144.82
45	85.19	104.35	119.27	132.04	174.64
46	85.19	104.35	119.27	132.04	174.64
47	85.19	104.35	119.27	132.04	174.64
48	85.19	104.35	119.27	132.04	174.64
49	85.19	104.35	119.27	132.04	174.64
50	91.58	114.99	132.04	144.82	193.80
51	95.85	121.40	138.43	153.34	202.32
52	100.10	127.77	144.82	159.73	212.96
53	106.49	134.18	153.34	168.25	223.62
54	110.74	140.56	161.84	178.89	236.40
55	117.15	149.07	170.37	187.41	249.17
56	123.52	155.47	178.89	191.01	261.95
57	129.92	164.00	189.55	210.84	276.86
58	136.29	174.64	200.19	221.48	291.77
59	146.95	185.29	215.10	238.51	313.06
60	157.59	200.19	230.01	255.56	334.36
61	168.25	212.96	247.03	272.58	357.78
62	178.89	230.01	264.08	291.77	381.21
63	191.66	244.92	283.24	313.06	408.88
64	204.44	259.81	300.29	332.23	434.45
65	217.21	276.86	319.45	353.52	460.00
66	230.01	296.04	340.73	376.96	489.82
67	244.92	313.06	362.03	400.37	519.62
68	259.81	334.36	385.46	425.92	553.69
69	285.36	368.44	423.81	470.65	609.06
70	315.18	406.76	468.52	519.62	670.84
71	347.14	447.22	515.37	570.74	736.85
72	381.21	491.95	568.62	628.25	809.25
73	419.55	540.92	623.09	690.00	888.05
74	453.63	585.65	675.09	745.37	956.20
75	489.82	632.52	728.33	805.00	1,030.73
76	528.14	683.62	785.84	868.89	1,111.66
77	570.74	738.99	849.73	939.17	1,198.98
78	617.59	796.48	917.88	1,013.69	1,290.54
79	666.59	862.50	990.27	1,094.63	1,392.76
80	719.81	930.65	1,071.21	1,181.96	-
81	777.31	1,005.18	1,156.39	1,275.65	-
82	839.07	1,086.11	1,250.10	1,377.87	-
83	907.22	1,173.43	1,350.17	1,488.61	-
84	979.62	1,269.25	1,456.66	1,607.88	-
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NURSING HOME INSURANCE ONLY PLAN

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

NURSING HOME INSURANCE ONLY PLAN

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited
18	51.12	59.62	66.03	72.40	91.58
19	51.12	59.62	66.03	72.40	91.58
20	51.12	59.62	66.03	72.40	91.58
21	51.12	59.62	66.03	72.40	91.58
22	51.12	59.62	66.03	72.40	91.58
23	51.12	59.62	66.03	72.40	91.58
24	51.12	59.62	66.03	72.40	91.58
25	51.12	59.62	66.03	72.40	91.58
26	51.12	59.62	66.03	72.40	91.58
27	51.12	59.62	66.03	72.40	91.58
28	51.12	59.62	66.03	72.40	91.58
29	51.12	59.62	66.03	72.40	91.58
30	51.12	59.62	66.03	72.40	91.58
31	51.12	59.62	66.03	72.40	91.58
32	51.12	59.62	66.03	72.40	91.58
33	51.12	59.62	66.03	72.40	91.58
34	51.12	59.62	66.03	72.40	91.58
35	51.12	59.62	66.03	72.40	91.58
36	51.12	59.62	66.03	72.40	91.58
37	51.12	59.62	66.03	72.40	91.58
38	51.12	59.62	66.03	72.40	91.58
39	51.12	59.62	66.03	72.40	91.58
40	51.12	59.62	66.03	72.40	91.58
41	51.12	59.62	66.03	72.40	91.58
42	51.12	59.62	66.03	72.40	91.58
43	51.12	59.62	66.03	72.40	91.58
44	51.12	59.62	66.03	72.40	91.58
45	63.89	74.55	85.19	91.58	119.27
46	63.89	74.55	85.19	91.58	119.27
47	63.89	74.55	85.19	91.58	119.27
48	63.89	74.55	85.19	91.58	119.27
49	63.89	74.55	85.19	91.58	119.27
50	70.28	85.19	93.70	104.35	134.18
51	74.55	89.44	100.10	110.74	142.70
52	76.67	93.70	106.49	117.15	151.22
53	80.92	100.10	112.88	123.52	161.84
54	87.33	106.49	121.40	132.04	172.50
55	91.58	114.99	129.92	142.70	185.09
56	97.97	121.40	138.43	151.22	198.27
57	104.35	129.92	149.07	164.00	210.84
58	110.74	138.43	157.59	174.64	225.92
59	121.40	151.22	170.37	189.55	244.74
60	129.92	161.84	185.29	204.44	264.08
61	140.56	176.77	200.19	221.48	285.36
62	151.22	189.55	217.21	238.51	308.81
63	161.84	204.44	234.26	257.69	332.23
64	174.64	221.48	251.29	278.99	357.78
65	187.41	238.51	272.58	300.29	385.46
66	202.32	255.56	291.77	321.59	415.28
67	215.10	274.74	315.18	347.14	447.12
68	232.14	296.04	338.61	374.80	479.28
69	257.69	327.96	376.96	415.28	532.41
70	285.36	364.18	417.40	462.13	589.92
71	317.32	404.63	464.25	511.12	653.80
72	351.39	449.36	513.25	566.49	724.08
73	387.60	496.20	568.62	628.25	800.73
74	421.67	540.92	619.72	681.48	868.89
75	457.88	587.77	672.96	741.10	943.43
76	498.32	638.88	732.58	807.13	1,024.35
77	540.92	694.26	796.48	877.40	1,111.66
78	587.77	752.03	864.29	954.07	1,205.37
79	638.88	822.03	941.62	1,037.14	1,309.73
80	694.26	892.33	1,022.21	1,126.59	-
81	753.88	971.11	1,111.66	1,224.53	-
82	819.91	1,056.28	1,209.62	1,331.02	-
83	892.33	1,147.88	1,316.69	1,448.13	-
84	968.99	1,247.95	1,431.11	1,573.81	-

NURSING HOME INSURANCE ONLY PLAN

Simple Inflation + Detection with Noninflature Assumes 45 Day Elimination Period

TI B	730y	1 095y	1 460y	1 825y	1 190y
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ILB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	66.45	77.52	85.83	94.13	119.04
19	66.45	77.52	85.83	94.13	119.04
20	66.45	77.52	85.83	94.13	119.04
21	66.45	77.52	85.83	94.13	119.04
22	66.45	77.52	85.83	94.13	119.04
23	66.45	77.52	85.83	94.13	119.04
24	66.45	77.52	85.83	94.13	119.04
25	66.45	77.52	85.83	94.13	119.04
26	66.45	77.52	85.83	94.13	119.04
27	66.45	77.52	85.83	94.13	119.04
28	66.45	77.52	85.83	94.13	119.04
29	66.45	77.52	85.83	94.13	119.04
30	66.45	77.52	85.83	94.13	119.04
31	66.45	77.52	85.83	94.13	119.04
32	66.45	77.52	85.83	94.13	119.04
33	66.45	77.52	85.83	94.13	119.04
34	66.45	77.52	85.83	94.13	119.04
35	66.45	77.52	85.83	94.13	119.04
36	66.45	77.52	85.83	94.13	119.04
37	66.45	77.52	85.83	94.13	119.04
38	66.45	77.52	85.83	94.13	119.04
39	66.45	77.52	85.83	94.13	119.04
40	66.45	77.52	85.83	94.13	119.04
41	66.45	77.52	85.83	94.13	119.04
42	66.45	77.52	85.83	94.13	119.04
43	66.45	77.52	85.83	94.13	119.04
44	66.45	77.52	85.83	94.13	119.04
45	83.08	96.89	110.74	119.04	155.02
46	83.08	96.89	110.74	119.04	155.02
47	83.08	96.89	110.74	119.04	155.02
48	83.08	96.89	110.74	119.04	155.02
49	83.08	96.89	110.74	119.04	155.02
50	91.35	110.74	121.82	135.65	174.41
51	96.89	116.28	130.11	143.96	185.48
52	99.65	121.82	138.43	152.26	196.58
53	105.21	130.11	146.72	160.58	210.39
54	113.50	138.43	157.82	171.63	224.24
55	119.04	149.50	168.87	185.48	240.86
56	127.35	157.82	179.97	196.58	257.47
57	135.65	168.87	193.80	213.19	274.08
58	143.96	179.97	204.87	227.00	293.47
59	157.82	196.58	221.48	246.39	318.37
60	168.87	210.39	240.86	265.76	343.30
61	182.72	229.78	260.24	287.93	370.97
62	196.58	246.39	282.37	310.08	401.43
63	210.39	265.76	304.54	334.99	431.88
64	227.00	287.93	326.69	362.69	465.10
65	243.63	310.08	354.36	390.36	501.10
66	252.89	319.45	364.69	401.98	519.09
67	268.86	343.40	393.99	433.90	559.02
68	290.16	370.02	423.28	468.52	598.95
69	322.10	409.95	471.16	519.09	665.51
70	356.70	455.20	521.77	577.66	737.38
71	396.65	505.79	580.32	638.88	817.24
72	439.23	561.69	641.53	708.11	905.10
73	484.49	620.25	710.75	785.31	1,000.91
74	527.07	676.15	774.65	851.85	1,086.11
75	572.34	734.74	841.21	926.40	1,179.27
76	622.92	798.61	915.74	1,008.91	1,280.42
77	676.15	867.82	995.58	1,096.76	1,389.59
78	734.74	945.01	1,080.78	1,192.58	1,506.70
79	798.61	1,027.54	1,176.63	1,296.40	1,637.15
80	867.82	1,115.38	1,277.77	1,408.20	-
81	942.37	1,213.88	1,389.59	1,530.66	-
82	1,024.88	1,320.37	1,512.03	1,663.76	-
83	1,115.38	1,434.83	1,645.13	1,810.18	-
84	1,211.23	1,559.95	1,788.88	1,967.23	-

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
19	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
20	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
21	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
22	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
23	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
24	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
25	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
26	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
27	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
28	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
29	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
30	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
31	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
32	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
33	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
34	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
35	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
36	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
37	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
38	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
39	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
40	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
41	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
42	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
43	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
44	50.44	48.51	44.62	56.26	54.31	50.44	60.13	56.26	52.39	64.03	60.13	56.26	81.49	75.67	69.85
45	60.13	58.21	54.31	69.85	67.90	62.08	75.67	71.77	65.95	81.49	77.60	71.77	104.77	97.00	91.18
46	60.13	58.21	54.31	69.85	67.90	62.08	75.67	71.77	65.95	81.49	77.60	71.77	104.77	97.00	91.18
47	60.13	58.21	54.31	69.85	67.90	62.08	75.67	71.77	65.95	81.49	77.60	71.77	104.77	97.00	91.18
48	60.13	58.21	54.31	69.85	67.90	62.08	75.67	71.77	65.95	81.49	77.60	71.77	104.77	97.00	91.18
49	60.13	58.21	54.31	69.85	67.90	62.08	75.67	71.77	65.95	81.49	77.60	71.77	104.77	97.00	91.18
50	67.90	64.03	60.13	79.54	75.67	69.85	85.36	79.54	73.72	91.18	87.31	79.54	118.34	110.59	102.82
51	69.85	67.90	64.03	83.42	79.54	73.72	91.18	85.36	79.54	97.00	91.18	85.36	126.11	118.34	108.64
52	73.72	71.77	67.90	87.31	83.42	77.60	95.06	91.18	83.42	102.82	97.00	91.18	133.87	126.11	116.41
53	77.60	75.67	69.85	93.13	87.31	81.49	100.88	95.06	89.24	110.59	102.82	95.06	141.62	133.87	122.23
54	83.42	79.54	75.67	98.95	95.06	87.31	108.64	102.82	95.06	118.34	110.59	102.82	153.26	143.57	131.93
55	89.24	85.36	79.54	106.70	100.88	93.13	116.41	110.59	100.88	126.11	118.34	110.59	164.90	155.21	141.62
56	95.06	91.18	85.36	114.47	108.64	100.88	124.16	118.34	108.64	135.80	128.05	118.34	176.55	166.85	153.26
57	100.88	97.00	91.18	122.93	114.47	106.70	133.87	126.11	116.41	145.51	137.75	126.11	190.13	178.49	164.90
58	106.70	102.82	97.00	129.98	124.16	114.47	143.57	135.80	124.16	157.14	147.44	135.80	203.70	192.06	178.49
59	114.47	108.64	102.82	139.69	131.93	122.23	153.26	145.51	133.87	166.85	159.08	145.51	219.24	205.65	190.13
60	122.23	116.41	108.64	149.39	141.62	131.93	162.96	155.21	143.57	178.49	168.78	157.14	234.75	221.16	203.70
61	129.98	124.16	116.41	159.08	151.32	139.69	174.60	166.85	153.26	192.06	182.37	168.78	252.21	236.70	219.24
62	137.75	131.93	124.16	168.78	161.03	149.39	186.24	176.55	164.90	205.65	194.01	180.42	269.67	254.14	234.75
63	147.44	141.62	131.93	180.42	172.67	161.03	199.83	190.13	176.55	219.24	207.59	194.01	287.14	271.60	252.21
64	157.14	151.32	143.57	195.95	186.24	174.60	215.34	205.65	190.13	236.70	225.06	209.52	312.35	294.88	273.55
65	170.72	162.96	153.26	211.47	201.77	188.19	232.80	223.11	207.59	256.09	244.45	226.98	337.57	320.11	296.83
66	182.37	176.55	166.85	226.98	217.29	203.70	252.21	240.57	225.06	277.42	263.85	246.39	364.73	347.27	322.06
67	197.88	190.13	178.49	246.39	234.75	221.16	273.55	259.96	242.52	300.70	287.14	267.73	395.78	376.37	351.14
68	213.42	205.65	194.01	265.78	254.14	238.63	294.88	281.32	263.85	325.93	310.42	291.01	428.76	407.42	380.25
69	240.57	232.80	219.24	300.70	289.06	269.67	333.70	320.11	298.78	368.61	353.09	329.81	483.07	461.73	430.70
70	271.60	261.91	248.32	339.52	325.93	306.53	378.32	360.86	339.52	417.12	397.71	372.50	545.15	521.89	488.89
71	304.60	294.88	279.37	382.19	368.61	347.27	424.88	409.35	384.14	469.50	450.09	422.94	615.00	589.79	552.92
72	343.40	331.75	314.29	430.70	415.17	391.89	479.20	461.73	432.63	529.64	508.30	477.25	692.61	665.44	622.76
73	386.07	374.43	355.04	485.02	467.56	440.40	539.33	519.94	488.89	595.61	572.33	537.40	779.90	748.87	704.25
74	419.06	407.42	386.07	527.71	510.25	483.07	587.84	566.51	533.53	647.97	624.71	587.84	849.75	816.77	768.26
75	457.86	444.27	422.94	576.20	558.74	527.71	642.15	618.89	583.97	706.18	682.90	644.10	925.42	892.44	841.98
76	498.60	485.02	461.73	628.59	609.18	576.20	698.43	677.08	638.28	770.21	744.98	704.25	1,008.83	973.91	919.60
77	543.22	529.64	504.43	684.84	665.44	630.53	762.44	739.16	698.43	840.05	814.83	770.21	1,100.01	1,065.09	1,004.96
78	591.72	578.15	549.04	746.92	727.54	688.72	832.29	807.08	764.39	915.72	890.49	841.98	1,198.96	1,162.09	1,100.01
79	657.69	642.15	613.07	830.34	809.00	768.26	923.47	898.26	851.70	1,018.55	989.44	938.98	1,330.89	1,294.02	1,226.12
80	729.46	713.95	682.90	923.47	900.19	857.52	1,026.29	1,001.08	950.63	1,131.06	1,101.96	1,047.63	1,480.28	1,441.46	1,367.74
81	810.95	795.44	760.51	1,026.29	1,003.01	954.52	1,140.76	1,113.60	1,059.27	1,257.17	1,226.12	1,167.92	1,645.18	1,604.44	1,524.90
82	902.13	884.67	847.80	1,140.76	1,115.55	1,065.09	1,266.87	1,239.71	1,181.50	1,396.85	1,365.82	1,301.79	1,827.55	1,784.86	1,701.44
83	1,003.01	983.62	942.88	1,268.81	1,243.58	1,187.32	1,408.49	1,379.38	1,315.36	1,552.05	1,519.08	1,451.18	2,031.25	1,988.58	1,897.38
84	1,113.60	1,096.14	1,051.52	1,410.43	1,383.28	1,323.12	1,565.64	1,534.59	1,466.69	1,726.65	1,691.75	1,618.01	2,258.24	2,213.62	2,116.61
85	1,237.76	1,218.35	1,171.81	1,567.57	1,540.41	1,476.39	1,740.24	1,709.19	1,635.47	1,916.79	1,883.81	1,804.27	2,510.45	2,463.88	2,359.13
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Policy Form 1LTC-97

COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
19	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
20	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
21	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
22	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
23	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
24	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
25	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
26	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
27	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
28	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
29	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
30	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
31	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
32	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
33	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
34	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
35	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
36	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
37	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
38	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
39	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
40	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
41	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
42	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
43	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
44	65.58	63.06	58.00	73.14	70.62	65.58	78.18	73.14	68.11	83.23	78.18	73.14	105.92	98.36	90.80
45	78.18	75.67	70.62	90.80	88.29	80.69	98.36	93.32	85.74	105.92	100.88	93.32	136.18	126.11	118.55
46	78.18	75.67	70.62	90.80	88.29	80.69	98.36	93.32	85.74	105.92	100.88	93.32	136.18	126.11	118.55
47	78.18	75.67	70.62	90.80	88.29	80.69	98.36	93.32	85.74	105.92	100.88	93.32	136.18	126.11	118.55
48	78.18	75.67	70.62	90.80	88.29	80.69	98.36	93.32	85.74	105.92	100.88	93.32	136.18	126.11	118.55
49	78.18	75.67	70.62	90.80	88.29	80.69	98.36	93.32	85.74	105.92	100.88	93.32	136.18	126.11	118.55
50	88.29	83.23	78.18	103.41	98.36	90.80	110.97	103.41	95.85	118.55	113.50	103.41	153.85	143.76	133.67
51	90.80	88.29	83.23	108.44	103.41	95.85	118.55	110.97	103.41	126.11	118.55	110.97	163.94	153.85	141.24
52	95.85	93.32	88.29	113.50	108.44	100.88	123.59	118.55	108.44	133.67	126.11	118.55	174.03	163.94	151.32
53	100.88	98.36	90.80	121.06	113.50	105.92	131.15	123.59	116.03	143.76	133.67	123.59	184.10	174.03	158.89
54	108.44	103.41	98.36	128.62	123.59	113.50	141.24	133.67	123.59	153.85	143.76	133.67	199.24	186.62	171.50
55	116.03	110.97	103.41	138.73	131.15	121.06	151.32	143.76	131.15	163.94	153.85	143.76	214.40	201.77	184.10
56	123.59	118.55	110.97	148.80	141.24	131.15	161.41	153.85	141.24	176.55	166.47	153.85	229.52	216.91	199.24
57	131.15	126.11	118.55	158.89	148.80	138.73	174.03	163.94	151.32	189.17	179.06	163.94	247.17	232.03	214.40
58	138.73	133.67	126.11	168.99	161.41	148.80	186.62	176.55	161.41	204.29	191.68	176.55	264.84	249.68	232.03
59	148.80	141.24	133.67	181.59	171.50	158.89	199.24	189.17	174.03	216.91	206.80	189.17	284.98	267.35	247.17
60	158.89	151.32	141.24	194.21	184.10	171.50	211.85	201.77	186.62	232.03	219.42	204.29	305.16	287.51	264.84
61	168.99	161.41	151.32	206.80	196.73	181.59	226.98	216.91	199.24	249.68	237.08	219.42	327.88	307.70	284.98
62	179.06	171.50	161.41	219.42	209.33	194.21	242.12	229.52	214.40	267.35	252.21	234.54	350.58	330.39	305.16
63	191.68	184.10	171.50	234.54	224.47	209.33	259.77	247.17	229.52	284.98	269.86	252.21	373.27	353.09	327.88
64	204.29	196.73	186.62	254.73	242.12	226.98	279.95	267.35	247.17	307.70	292.58	272.40	406.06	383.35	355.60
65	221.96	211.85	199.24	274.91	262.29	244.65	302.65	290.05	269.86	332.91	317.79	295.09	438.83	416.15	385.88
66	227.97	220.67	208.58	283.73	271.60	254.63	315.28	300.70	281.32	346.78	329.81	307.98	455.91	434.09	402.58
67	247.37	237.66	223.11	307.98	293.45	276.48	341.94	324.97	303.14	375.88	358.91	334.66	494.71	470.48	438.94
68	266.76	257.07	242.52	332.25	317.68	298.29	368.61	351.64	329.81	407.42	388.01	363.77	535.95	509.28	475.32
69	300.70	291.01	274.04	375.88	361.35	337.08	417.12	400.15	373.48	460.77	441.38	412.28	603.85	577.18	538.39
70	339.52	327.39	310.42	424.39	407.42	383.18	472.88	451.08	424.39	521.40	497.15	465.61	681.46	652.36	611.12
71	380.74	368.61	349.22	477.74	460.77	434.09	531.09	511.68	480.18	586.88	562.61	528.67	768.75	737.23	691.16
72	429.25	414.68	392.87	538.39	518.98	489.87	598.99	577.18	540.79	662.05	635.39	596.59	865.76	831.80	778.47
73	482.58	468.05	443.78	606.29	584.46	550.48	674.19	649.92	611.12	744.49	715.40	671.75	974.89	936.09	880.31
74	523.81	509.28	482.58	659.62	637.79	603.85	734.79	708.13	666.89	809.99	780.88	734.79	1,062.20	1,020.96	960.34
75	572.33	555.36	528.67	720.26	698.43	659.62	802.69	773.59	729.95	882.73	853.62	805.13	1,156.77	1,115.55	1,052.51
76	623.26	606.29	577.18	785.72	761.49	720.26	873.03	846.37	797.85	962.76	931.24	880.31	1,261.04	1,217.41	1,149.51
77	679.02	662.05	630.53	856.06	831.80	788.16	953.06	923.96	873.03	1,050.07	1,018.55	962.76	1,375.02	1,331.38	1,256.21
78	739.65	722.68	686.30	933.66	909.41	860.90	1,040.37	1,008.83	955.50	1,144.63	1,113.11	1,052.51	1,498.71	1,452.61	1,375.02
79	822.10	802.69	766.33	1,037.93	1,011.27	960.34	1,154.35	1,122.81	1,064.60	1,273.18	1,236.80	1,173.74	1,663.63	1,617.52	1,532.65
80	911.83	892.44	853.62	1,154.35	1,125.24	1,071.89	1,282.87	1,251.35	1,188.31	1,413.82	1,377.46	1,309.56	1,850.34	1,801.83	1,709.68
81	1,013.69	994.30	950.63	1,282.87	1,253.77	1,193.14	1,425.95	1,392.01	1,324.11	1,571.46	1,532.65	1,459.91	2,056.48	2,005.53	1,906.13
82	1,127.66	1,105.84	1,059.76	1,425.95	1,394.43	1,331.38	1,583.60	1,549.62	1,476.88	1,746.06	1,707.26	1,627.23	2,284.45	2,231.08	2,126.80
83	1,253.77	1,229.50	1,178.61	1,586.01	1,554.49	1,484.15	1,760.63	1,724.23	1,644.22	1,940.07	1,898.83	1,813.96	2,539.06	2,485.71	2,371.74
84	1,392.01	1,370.18	1,314.41	1,763.03	1,729.09	1,653.92	1,957.04	1,918.24	1,833.37	2,158.34	2,114.67	2,022.54	2,822.79	2,767.03	2,645.76
85	1,547.22	1,522.95	1,464.75	1,959.48	1,925										

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection without Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
19	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
20	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
21	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
22	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
23	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
24	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
25	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
26	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
27	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
28	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
29	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
30	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
31	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
32	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
33	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
34	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
35	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
36	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
37	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
38	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
39	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
40	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
41	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
42	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
43	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
44	104.77	100.88	93.13	124.16	120.29	112.52	137.75	128.05	120.29	149.39	141.62	131.93	205.65	190.13	176.55
45	122.23	118.34	110.59	149.39	145.51	131.93	164.90	157.14	143.57	182.37	174.60	161.03	248.32	230.88	217.29
46	122.23	118.34	110.59	149.39	145.51	131.93	164.90	157.14	143.57	182.37	174.60	161.03	248.32	230.88	217.29
47	122.23	118.34	110.59	149.39	145.51	131.93	164.90	157.14	143.57	182.37	174.60	161.03	248.32	230.88	217.29
48	122.23	118.34	110.59	149.39	145.51	131.93	164.90	157.14	143.57	182.37	174.60	161.03	248.32	230.88	217.29
49	122.23	118.34	110.59	149.39	145.51	131.93	164.90	157.14	143.57	182.37	174.60	161.03	248.32	230.88	217.29
50	135.80	128.05	120.29	166.85	159.08	147.44	182.37	170.72	157.14	199.83	190.13	174.60	273.55	254.14	236.70
51	139.69	135.80	128.05	172.67	164.90	153.26	194.01	180.42	168.78	209.52	197.88	184.31	287.14	269.67	246.39
52	145.51	141.62	133.87	180.42	172.67	159.08	199.83	192.06	174.60	219.24	207.59	194.01	300.70	283.24	259.96
53	151.32	147.44	137.75	190.13	178.49	166.85	209.52	197.88	186.24	232.80	217.29	199.83	312.35	294.88	269.67
54	161.03	153.26	145.51	197.88	190.13	174.60	221.16	209.52	194.01	246.39	228.93	213.42	331.75	310.42	285.19
55	170.72	162.96	151.32	211.47	199.83	184.31	234.75	223.11	201.77	258.03	240.57	225.06	349.22	329.81	300.70
56	178.49	172.67	161.03	223.11	211.47	195.95	244.45	234.75	215.34	271.60	256.09	236.70	366.68	347.27	318.17
57	188.19	180.42	168.78	234.75	219.24	203.70	259.96	244.45	226.98	287.14	271.60	248.32	388.01	364.73	335.63
58	195.95	188.19	178.49	246.39	234.75	215.34	273.55	259.96	236.70	304.60	285.19	261.91	407.42	384.14	356.96
59	209.52	197.88	188.19	261.91	248.32	228.93	291.01	277.42	254.14	320.11	306.53	279.37	434.58	409.35	378.32
60	223.11	211.47	197.88	279.37	265.78	246.39	308.47	292.96	271.60	341.45	322.06	300.70	463.68	436.62	401.60
61	236.70	225.06	211.47	296.83	281.32	259.96	327.88	314.29	289.06	364.73	347.27	320.11	494.71	463.68	428.76
62	250.27	238.63	225.06	312.35	298.78	277.42	349.22	329.81	308.47	389.96	366.68	341.45	525.76	494.71	457.86
63	267.73	256.09	238.63	333.70	320.11	296.83	372.50	355.04	329.81	413.24	391.89	364.73	556.79	525.76	488.89
64	279.37	269.67	256.09	355.04	337.57	316.24	393.83	376.37	347.27	436.52	415.17	386.07	591.72	558.74	517.99
65	298.78	285.19	267.73	376.37	358.91	335.63	417.12	399.65	372.50	463.68	442.33	411.30	626.64	593.66	550.97
66	312.35	302.65	287.14	395.78	378.32	355.04	444.27	422.94	395.78	492.78	467.56	436.52	663.51	632.46	585.89
67	333.70	320.11	300.70	420.99	401.60	378.32	471.43	448.15	419.06	523.81	498.60	465.61	704.25	671.26	624.71
68	353.09	339.52	320.11	446.22	426.81	401.60	498.60	475.32	446.22	554.86	529.64	496.66	746.92	710.07	663.51
69	393.83	380.25	358.91	498.60	479.20	448.15	558.74	535.46	498.60	620.82	595.61	554.86	832.29	795.44	741.10
70	438.45	422.94	401.60	556.79	533.53	502.48	624.71	595.61	560.68	694.54	661.56	618.89	927.34	886.62	830.34
71	486.96	471.43	446.22	618.89	595.61	562.61	692.61	667.38	626.64	770.21	739.16	694.54	1,030.17	989.44	927.34
72	541.28	521.89	494.71	688.72	663.51	626.64	770.21	743.05	696.49	857.52	822.59	774.08	1,144.63	1,100.01	1,030.17
73	601.43	582.02	552.92	764.39	737.23	694.54	855.57	824.54	776.03	952.57	915.72	859.44	1,270.74	1,220.30	1,148.53
74	640.23	622.76	589.79	816.77	789.62	748.87	917.65	882.73	832.29	1,018.55	981.68	923.47	1,359.99	1,307.61	1,230.00
75	688.72	667.38	636.33	876.90	849.75	803.18	983.62	948.70	894.37	1,090.32	1,053.45	993.32	1,455.05	1,402.67	1,323.12
76	737.23	715.89	682.90	938.98	909.90	861.39	1,051.52	1,018.55	960.34	1,167.92	1,129.12	1,067.04	1,555.93	1,503.56	1,420.13
77	787.67	768.26	731.41	1,006.90	977.80	925.42	1,127.17	1,094.19	1,034.06	1,251.35	1,214.48	1,146.58	1,666.52	1,614.13	1,522.95
78	843.93	824.54	783.79	1,078.68	1,049.58	993.32	1,210.61	1,173.74	1,111.66	1,340.59	1,303.74	1,231.94	1,784.86	1,728.60	1,637.42
79	921.54	900.19	859.44	1,177.63	1,148.53	1,090.32	1,319.25	1,282.38	1,216.43	1,464.75	1,424.00	1,350.28	1,945.89	1,891.58	1,792.63
80	1,004.96	983.62	940.93	1,288.20	1,255.22	1,195.09	1,441.46	1,406.56	1,334.77	1,598.62	1,557.88	1,480.28	-	-	-
81	1,098.09	1,076.73	1,030.17	1,406.56	1,373.56	1,307.61	1,575.34	1,536.54	1,462.82	1,746.06	1,703.37	1,621.90	-	-	-
82	1,198.96	1,175.68	1,127.17	1,536.54	1,501.62	1,433.72	1,718.91	1,682.04	1,602.49	1,907.09	1,864.40	1,777.11	-	-	-
83	1,311.48	1,286.27	1,231.94	1,678.16	1,645.18	1,571.46	1,877.99	1,839.19	1,753.83	2,083.64	2,039.02	1,947.			

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
19	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
20	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
21	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
22	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
23	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
24	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
25	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
26	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
27	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
28	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
29	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
30	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
31	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
32	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
33	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
34	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
35	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
36	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
37	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
38	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
39	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
40	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
41	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
42	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
43	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
44	136.18	131.15	121.06	161.41	156.36	146.29	179.06	166.47	156.36	194.21	184.10	171.50	267.35	247.17	229.52	
45	158.89	153.85	143.76	194.21	189.17	171.50	214.40	204.29	186.62	237.08	226.98	209.33	322.83	300.14	282.47	
46	158.89	153.85	143.76	194.21	189.17	171.50	214.40	204.29	186.62	237.08	226.98	209.33	322.83	300.14	282.47	
47	158.89	153.85	143.76	194.21	189.17	171.50	214.40	204.29	186.62	237.08	226.98	209.33	322.83	300.14	282.47	
48	158.89	153.85	143.76	194.21	189.17	171.50	214.40	204.29	186.62	237.08	226.98	209.33	322.83	300.14	282.47	
49	158.89	153.85	143.76	194.21	189.17	171.50	214.40	204.29	186.62	237.08	226.98	209.33	322.83	300.14	282.47	
50	176.55	166.47	156.36	216.91	206.80	191.68	237.08	221.96	204.29	259.77	247.17	226.98	355.60	330.39	307.70	
51	181.59	176.55	166.47	224.47	214.40	199.24	252.21	234.54	219.42	272.40	257.24	239.61	373.27	350.58	320.32	
52	189.17	184.10	174.03	234.54	224.47	206.80	259.77	249.68	226.98	284.98	269.86	252.21	390.94	368.23	337.95	
53	196.73	191.68	179.06	247.17	232.03	216.91	272.40	257.24	242.12	302.65	282.47	259.77	406.06	383.35	350.58	
54	209.33	199.24	189.17	257.24	247.17	226.98	287.51	272.40	252.21	320.32	297.61	277.42	431.27	403.53	370.76	
55	221.96	211.85	196.73	274.91	259.77	239.61	305.16	290.05	262.29	335.44	312.72	292.58	453.97	428.76	390.94	
56	232.03	224.47	209.33	290.05	274.91	254.73	317.79	305.16	279.95	353.09	332.91	307.70	476.68	451.45	413.62	
57	244.65	234.54	219.42	305.16	284.98	264.84	337.95	317.79	295.09	373.27	353.09	322.83	504.43	474.15	436.32	
58	254.73	244.65	232.03	320.32	305.16	279.95	355.60	337.95	307.70	395.97	370.76	340.49	529.64	499.38	464.06	
59	272.40	257.24	244.65	340.49	322.83	297.61	378.32	360.65	330.39	416.15	398.50	363.16	564.94	532.17	491.82	
60	290.05	274.91	257.24	363.16	345.53	320.32	401.02	380.83	353.09	443.90	418.69	390.94	602.79	567.49	522.08	
61	307.70	292.58	274.91	385.88	365.71	337.95	426.24	408.57	375.79	474.15	451.45	416.15	643.14	602.79	557.38	
62	325.35	310.21	292.58	406.06	388.39	360.65	453.97	428.76	401.02	506.94	476.68	443.90	683.48	643.14	595.23	
63	348.04	332.91	310.21	433.80	416.15	385.88	484.24	461.53	428.76	537.19	509.45	474.15	723.85	683.48	635.56	
64	363.16	350.58	332.91	461.53	438.83	411.09	511.98	489.27	451.45	567.49	539.73	501.89	769.24	726.36	673.41	
65	388.39	370.76	348.04	489.27	466.59	436.32	542.26	519.56	484.24	602.79	575.05	534.68	814.64	771.78	716.27	
66	390.45	378.32	358.91	494.71	472.88	443.78	555.36	528.67	494.71	615.98	584.46	545.64	829.40	790.60	732.39	
67	417.12	400.15	375.88	526.25	501.99	472.88	589.30	560.19	523.81	654.78	623.26	582.02	880.31	839.09	780.88	
68	441.38	424.39	400.15	557.77	533.53	501.99	623.26	594.15	557.77	693.59	662.05	620.82	933.66	887.60	829.40	
69	492.29	475.32	448.64	623.26	598.99	560.19	698.43	669.33	623.26	776.03	744.49	693.59	1,040.37	994.30	926.40	
70	548.08	528.67	501.99	695.99	666.89	628.09	780.88	744.49	700.85	868.19	826.96	773.59	1,159.20	1,108.27	1,037.93	
71	608.69	589.30	557.77	773.59	744.49	703.29	865.76	834.23	783.30	962.76	923.96	868.19	1,287.71	1,236.80	1,159.20	
72	676.59	652.36	618.40	860.90	829.40	783.30	962.76	928.80	870.59	1,071.89	1,028.24	967.60	1,430.81	1,375.02	1,287.71	
73	751.78	727.54	691.16	955.50	921.54	868.19	1,069.48	1,030.66	970.03	1,190.71	1,144.63	1,074.31	1,588.43	1,525.39	1,435.64	
74	800.29	778.47	737.23	1,020.96	987.00	936.09	1,147.07	1,103.42	1,040.37	1,273.18	1,227.10	1,154.35	1,699.99	1,634.53	1,537.52	
75	860.90	834.23	795.44	1,096.14	1,062.20	1,003.99	1,229.50	1,185.87	1,117.97	1,362.90	1,316.81	1,241.64	1,818.82	1,753.34	1,653.92	
76	921.54	894.86	853.62	1,173.74	1,137.38	1,076.73	1,314.41	1,273.18	1,200.42	1,459.91	1,411.42	1,333.80	1,944.93	1,879.44	1,775.16	
77	984.60	960.34	914.27	1,258.61	1,222.25	1,156.77	1,408.98	1,367.74	1,292.59	1,564.19	1,518.11	1,433.22	2,083.15	2,017.66	1,903.69	
78	1,054.91	1,030.66	979.73	1,348.35	1,311.97	1,241.64	1,513.26	1,467.18	1,389.59	1,675.72	1,629.65	1,539.92	2,231.08	2,160.74	2,046.77	
79	1,151.91	1,125.24	1,074.31	1,472.02	1,435.64	1,362.90	1,649.06	1,602.99	1,520.51	1,830.93	1,780.02	1,687.86	2,432.36	2,364.46	2,240.77	
80	1,256.21	1,229.50	1,176.17	1,610.26	1,569.03	1,493.85	1,801.83	1,758.19	1,668.47	1,998.27	1,947.34	1,850.34	-	-	-	
81	1,372.62	1,345.92	1,287.71	1,758.19	1,716.96	1,634.53	1,969.17	1,920.66	1,828.53	2,182.59	2,129.24	2,027.38	-	-	-	
82	1,498.71	1,469.62	1,408.98	1,920.66	1,877.02	1,792.14	2,148.65	2,102.53	2,003.13	2,383.85	2,330.52	2,221.38	-	-	-	
83	1,639.36	1,607.82	1,53													

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Simple Inflation Protection without Nonforfeiture
Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
19	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
20	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
21	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
22	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
23	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
24	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
25	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
26	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
27	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
28	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
29	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
30	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
31	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
32	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
33	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
34	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
35	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
36	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
37	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
38	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
39	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
40	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
41	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
42	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
43	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
44	77.60	73.72	67.90	89.24	85.36	79.54	97.00	91.18	85.36	104.77	98.95	93.13	141.62	129.98	120.29
45	93.13	89.24	83.42	110.59	106.64	98.95	122.23	116.41	106.70	133.87	126.11	118.34	178.49	164.90	155.21
46	93.13	89.24	83.42	110.59	106.64	98.95	122.23	116.41	106.70	133.87	126.11	118.34	178.49	164.90	155.21
47	93.13	89.24	83.42	110.59	106.64	98.95	122.23	116.41	106.70	133.87	126.11	118.34	178.49	164.90	155.21
48	93.13	89.24	83.42	110.59	106.64	98.95	122.23	116.41	106.70	133.87	126.11	118.34	178.49	164.90	155.21
49	93.13	89.24	83.42	110.59	106.64	98.95	122.23	116.41	106.70	133.87	126.11	118.34	178.49	164.90	155.21
50	104.77	98.95	93.13	126.11	120.29	110.59	137.75	128.05	118.34	149.39	141.62	129.98	199.83	186.24	174.60
51	106.70	104.77	98.95	131.93	126.11	116.41	147.44	137.75	128.05	157.14	147.44	139.69	213.42	199.83	182.37
52	114.47	110.59	104.77	137.75	131.93	122.23	153.26	145.51	133.87	166.85	157.14	147.44	225.06	211.47	195.95
53	120.29	116.41	106.64	147.44	137.75	129.98	161.03	153.26	143.57	178.49	166.85	153.26	236.70	225.06	209.70
54	128.05	122.23	116.41	155.21	149.39	137.75	172.67	162.96	151.32	190.13	178.49	164.90	254.14	238.63	219.24
55	136.80	129.98	122.23	166.85	157.14	145.51	184.31	174.60	159.08	201.77	190.13	176.55	271.60	256.09	232.80
56	145.51	139.69	129.98	178.49	168.78	157.14	195.95	186.24	170.72	215.34	203.70	188.19	289.06	271.60	250.27
57	153.26	147.44	137.75	190.13	176.55	164.90	209.52	197.88	182.37	228.93	217.29	199.83	308.47	289.06	267.73
58	161.03	155.21	147.44	199.83	192.06	176.55	223.11	211.47	192.06	246.39	230.88	213.42	325.93	308.47	287.14
59	174.60	164.90	155.21	215.34	203.70	188.19	238.63	226.98	207.59	261.91	248.32	226.98	351.14	329.81	304.60
60	186.24	176.55	164.90	230.88	219.24	203.70	254.14	240.57	223.11	279.37	263.85	246.39	376.37	355.04	325.93
61	197.88	190.13	176.55	246.39	234.75	215.34	271.60	259.96	238.63	300.70	285.19	263.85	403.53	378.32	351.14
62	211.47	201.77	190.13	261.91	248.32	230.88	291.01	275.50	256.09	322.06	304.60	283.24	432.63	407.42	376.37
63	226.98	217.29	201.77	279.37	267.73	250.27	312.35	296.83	275.50	343.40	325.93	304.60	459.79	434.58	403.53
64	238.63	228.93	217.29	300.70	285.19	267.73	331.75	318.17	292.96	366.68	349.22	325.93	494.71	467.56	432.63
65	256.09	244.45	230.88	322.06	306.53	285.19	355.04	341.45	316.24	393.83	374.43	349.22	527.71	500.53	463.68
66	271.60	263.85	248.32	341.45	325.93	306.53	380.25	362.78	339.52	420.99	401.60	374.43	564.56	537.40	498.60
67	291.01	281.32	263.85	366.68	349.22	327.88	409.35	388.01	362.78	452.04	430.70	401.60	605.30	574.25	535.46
68	312.35	300.70	283.24	391.89	374.43	351.14	436.52	415.17	389.96	485.02	461.73	432.63	647.97	615.00	574.25
69	351.14	339.52	318.17	440.40	422.94	395.78	490.84	471.43	440.40	545.15	521.89	488.89	725.59	694.54	647.97
70	393.83	380.25	360.86	494.71	475.32	448.15	554.86	529.64	498.60	615.00	585.89	549.04	814.83	781.85	731.41
71	440.40	424.88	403.53	554.86	535.46	504.43	620.82	597.54	560.68	688.72	659.62	620.82	915.72	878.85	822.59
72	492.78	477.25	452.04	622.76	599.48	566.51	696.49	669.33	628.59	772.15	741.10	696.49	1,026.29	985.55	921.54
73	552.92	535.46	508.30	696.49	671.26	632.46	777.97	750.80	706.18	863.34	830.34	779.90	1,148.53	1,101.96	1,035.99
74	591.72	576.20	545.15	750.80	725.59	686.79	838.11	809.00	762.44	929.29	896.31	843.93	1,235.82	1,187.32	1,117.48
75	640.23	620.82	591.72	809.00	785.72	741.10	906.01	873.03	824.54	1,001.08	968.09	913.77	1,330.89	1,282.38	1,210.61
76	688.72	669.33	638.28	873.03	845.87	799.31	973.91	944.81	890.49	1,078.68	1,043.76	987.50	1,433.72	1,383.28	1,305.66
77	741.10	723.64	688.72	940.93	913.77	865.26	1,051.52	1,018.55	962.27	1,164.04	1,129.12	1,067.04	1,544.29	1,495.80	1,410.43
78	799.31	779.90	741.10	1,012.72	987.50	935.11	1,134.94	1,100.01	1,041.81	1,255.22	1,220.30	1,154.35	1,664.57	1,612.19	1,526.83
79	876.90	855.57	816.77	1,111.66	1,084.50	1,030.17	1,243.58	1,208.66	1,146.58	1,377.46	1,338.64	1,270.74	1,823.66	1,773.22	1,680.11
80	960.34	938.98	898.26	1,222.25	1,191.20	1,134.94	1,365.82	1,330.89	1,264.92	1,511.31	1,472.51	1,400.74	-	-	-
81	1,053.45	1,034.06	987.50	1,340.59	1,309.56	1,247.46	1,497.74	1,462.82	1,391.03	1,658.75	1,618.01	1,542.36	-	-	-
82	1,158.22	1,134.94	1,088.37	1,472.51	1,439.54	1,373.56	1,643.24	1,608.31	1,532.65	1,821.73	1,780.99	1,697.57	-	-	-
83	1,270.74	1,245.53	1,195.09	1,616.08	1,585.03	1,513.26	1,804.27	1,767.40	1,685.93	1,998.27	1,955.58	1,868.29	-	-	-
84	1,392.97	1,371.64	1,315.36	1,775.16	1,740.24	1,664.57	1,980.81	1,942.02	1,856.65	2,196.16	2,151.54	2,058.41	-	-	-

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Simple Inflation Protection with Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
19	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
20	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
21	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
22	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
23	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
24	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
25	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
26	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
27	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
28	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
29	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
30	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
31	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
32	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
33	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
34	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
35	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
36	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
37	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
38	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
39	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
40	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
41	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
42	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
43	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
44	100.88	95.85	88.29	116.03	110.97	103.41	126.11	118.55	110.97	136.18	128.62	121.06	184.10	168.99	156.36
45	121.06	116.03	108.44	143.76	141.24	128.62	158.89	151.32	138.73	174.03	163.94	153.85	232.03	214.40	201.77
46	121.06	116.03	108.44	143.76	141.24	128.62	158.89	151.32	138.73	174.03	163.94	153.85	232.03	214.40	201.77
47	121.06	116.03	108.44	143.76	141.24	128.62	158.89	151.32	138.73	174.03	163.94	153.85	232.03	214.40	201.77
48	121.06	116.03	108.44	143.76	141.24	128.62	158.89	151.32	138.73	174.03	163.94	153.85	232.03	214.40	201.77
49	121.06	116.03	108.44	143.76	141.24	128.62	158.89	151.32	138.73	174.03	163.94	153.85	232.03	214.40	201.77
50	136.18	128.62	121.06	163.94	156.36	143.76	179.06	166.47	153.85	194.21	184.10	168.99	259.77	242.12	226.98
51	138.73	136.18	128.62	171.50	163.94	151.32	191.68	179.06	166.47	204.29	191.68	181.59	277.42	259.77	237.08
52	148.80	143.76	136.18	179.06	171.50	158.89	199.24	189.17	174.03	216.91	204.29	191.68	292.58	274.91	254.73
53	156.36	151.32	141.24	191.68	179.06	168.99	209.33	199.24	186.62	232.03	216.91	199.24	307.70	292.58	264.84
54	166.47	158.89	151.32	201.77	194.21	179.06	224.47	211.85	196.73	247.17	232.03	214.40	330.39	310.21	284.98
55	176.55	168.99	158.89	216.91	204.29	189.17	239.61	226.98	206.80	262.29	247.17	229.52	353.09	332.91	302.65
56	189.17	181.59	168.99	232.03	219.42	204.29	254.73	242.12	221.96	279.95	264.84	244.65	375.79	353.09	325.35
57	199.24	191.68	179.06	247.17	229.52	214.40	267.40	257.24	237.08	297.61	282.47	259.77	401.02	375.79	348.04
58	209.33	201.77	191.68	259.77	249.68	229.52	290.05	274.91	249.68	320.32	300.14	277.42	423.71	401.02	373.27
59	226.98	214.40	201.77	279.95	264.84	244.65	310.21	295.09	269.86	340.49	322.83	295.09	456.50	428.76	395.97
60	242.12	229.52	214.40	300.14	284.98	264.84	330.39	312.72	290.05	363.16	343.02	320.32	489.27	461.53	423.71
61	257.24	247.17	229.52	320.32	305.16	279.95	353.09	337.95	310.21	390.94	370.76	343.02	524.61	491.82	456.50
62	274.91	262.29	247.17	340.49	322.83	300.14	378.32	358.14	332.91	418.69	395.97	368.23	562.42	529.64	489.27
63	295.09	282.47	262.29	363.16	348.04	325.35	406.06	385.88	358.14	446.41	423.71	395.97	597.74	564.94	524.61
64	310.21	297.61	282.47	390.94	370.76	348.04	431.27	413.62	380.83	476.68	453.97	423.71	643.14	607.82	562.42
65	332.91	317.79	300.14	418.69	398.50	370.76	461.53	443.90	411.09	511.98	486.76	453.97	686.00	650.70	602.79
66	339.52	329.81	310.42	426.81	407.42	383.18	475.32	453.48	424.39	526.25	501.99	468.05	705.69	671.75	623.26
67	363.77	351.64	329.81	458.35	436.52	409.84	511.68	485.02	453.48	565.05	538.39	501.99	756.62	717.82	669.33
68	390.45	375.88	354.07	489.87	468.05	438.94	545.64	518.98	487.46	606.29	577.18	540.79	809.99	768.75	717.82
69	438.94	424.39	397.71	550.48	528.67	494.71	613.56	589.30	550.48	681.46	652.36	611.12	906.99	868.19	809.99
70	492.29	475.32	451.08	618.40	594.15	560.19	693.59	662.05	623.26	768.75	732.39	686.30	1,018.55	977.31	914.27
71	550.48	531.09	504.43	693.59	669.33	630.53	776.03	746.92	700.85	860.90	824.54	776.03	1,144.63	1,098.58	1,028.24
72	615.98	596.59	565.05	778.47	749.36	708.13	870.59	836.65	785.72	965.20	926.40	870.59	1,282.87	1,231.94	1,151.91
73	691.16	669.33	635.39	870.59	839.09	790.60	972.47	938.49	882.73	1,079.17	1,037.93	974.89	1,435.64	1,377.46	1,295.00
74	739.65	720.26	681.46	938.49	906.99	858.50	1,047.63	1,011.27	953.06	1,161.60	1,120.41	1,054.91	1,544.78	1,484.15	1,396.85
75	800.29	776.03	739.65	1,011.27	982.17	926.40	1,132.50	1,091.30	1,030.66	1,251.35	1,210.11	1,142.21	1,663.63	1,602.99	1,513.26
76	860.90	836.65	797.85	1,091.30	1,057.34	999.14	1,217.41	1,181.01	1,113.11	1,348.35	1,304.70	1,234.38	1,792.14	1,729.09	1,632.09
77	926.40	904.57	860.90	1,176.17	1,142.21	1,081.61	1,314.41	1,273.18	1,202.84	1,455.05	1,411.42	1,333.80	1,930.37	1,869.73	1,763.03
78	999.14	974.89	926.40	1,265.90	1,234.38	1,168.90	1,418.67	1,375.02	1,302.28	1,569.03	1,525.39	1,442.92	2,080.73	2,015.24	1,908.53
79	1,096.14	1,069.48	1,020.96	1,389.59	1,355.61	1,287.71	1,554.49	1,510.82	1,433.22	1,721.82	1,673.32	1,588.43	2,279.59	2,216.55	2,100.13
80	1,200.42	1,173.74	1,122.81	1,527.81	1,489.01	1,418.67	1,707.26	1,663.63	1,581.16	1,889.14	1,840.63	1,750.92	-	-	-
81	1,316.81	1,292.59	1,234.38	1,675.72	1,636.93	1,559.33	1,872.17	1,828.53	1,738.79	2,073.45	2,022.54	1,927.94	-	-	-
82	1,447.78	1,418.67	1,360.49	1,840.63	1,799.43	1,716.96	2,054.04	2,010.41	1,915.82	2,277.15	2,226.24	2,121.94	-	-	-
83	1,588.43	1,556.91	1,493.85	2,020.10	1,981.30	1,891.58	2,255.34	2,209.25	2,107.41	2,497.84</					

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	32.98	36.87	38.80	42.69	50.44
19	32.98	36.87	38.80	42.69	50.44
20	32.98	36.87	38.80	42.69	50.44
21	32.98	36.87	38.80	42.69	50.44
22	32.98	36.87	38.80	42.69	50.44
23	32.98	36.87	38.80	42.69	50.44
24	32.98	36.87	38.80	42.69	50.44
25	32.98	36.87	38.80	42.69	50.44
26	32.98	36.87	38.80	42.69	50.44
27	32.98	36.87	38.80	42.69	50.44
28	32.98	36.87	38.80	42.69	50.44
29	32.98	36.87	38.80	42.69	50.44
30	32.98	36.87	38.80	42.69	50.44
31	32.98	36.87	38.80	42.69	50.44
32	32.98	36.87	38.80	42.69	50.44
33	32.98	36.87	38.80	42.69	50.44
34	32.98	36.87	38.80	42.69	50.44
35	32.98	36.87	38.80	42.69	50.44
36	32.98	36.87	38.80	42.69	50.44
37	32.98	36.87	38.80	42.69	50.44
38	32.98	36.87	38.80	42.69	50.44
39	32.98	36.87	38.80	42.69	50.44
40	32.98	36.87	38.80	42.69	50.44
41	32.98	36.87	38.80	42.69	50.44
42	32.98	36.87	38.80	42.69	50.44
43	32.98	36.87	38.80	42.69	50.44
44	32.98	36.87	38.80	42.69	50.44
45	40.74	44.62	48.51	52.39	64.03
46	40.74	44.62	48.51	52.39	64.03
47	40.74	44.62	48.51	52.39	64.03
48	40.74	44.62	48.51	52.39	64.03
49	40.74	44.62	48.51	52.39	64.03
50	44.62	50.44	54.31	58.21	71.77
51	46.56	52.39	58.21	62.08	75.67
52	48.51	56.26	60.13	65.95	81.49
53	50.44	58.21	64.03	67.90	85.36
54	52.39	62.08	67.90	73.72	91.18
55	56.26	65.95	73.72	79.54	98.95
56	60.13	69.85	77.60	85.36	106.70
57	64.03	75.67	83.42	91.18	114.47
58	67.90	81.49	89.24	97.00	122.23
59	73.72	87.31	98.95	106.70	133.87
60	79.54	97.00	106.70	116.41	145.51
61	87.31	104.77	116.41	128.05	159.08
62	93.13	114.47	128.05	139.69	174.60
63	100.88	124.16	139.69	151.32	190.13
64	110.59	133.87	151.32	164.90	207.59
65	118.34	145.51	164.90	178.49	225.06
66	128.05	159.08	178.49	195.95	244.45
67	139.69	172.67	194.01	211.47	265.78
68	149.39	186.24	211.47	230.88	289.06
69	166.85	207.59	234.75	258.03	322.06
70	186.24	230.88	261.91	287.14	358.91
71	205.65	258.03	291.01	318.17	399.65
72	228.93	287.14	323.99	355.04	444.27
73	254.14	318.17	360.86	393.83	492.78
74	279.37	351.14	397.71	434.58	543.22
75	308.47	388.01	438.45	479.20	599.48
76	339.52	426.81	483.07	527.71	659.62
77	374.43	471.43	533.53	582.02	725.59
78	411.30	519.94	587.84	642.15	799.31
79	453.97	572.33	647.97	708.13	880.80
80	500.53	632.46	715.89	781.85	970.03
81	550.97	696.49	789.62	861.39	1,068.98
82	607.25	768.26	869.16	948.70	1,177.63
83	667.38	847.80	960.34	1,047.63	1,297.91
84	735.28	935.11	1,057.34	1,154.35	1,429.82
85	810.95	1,030.17	1,165.99	1,272.69	1,575.34
86	894.37	1,136.88	1,286.27	1,402.67	1,734.42
87	983.62	1,253.28	1,418.18	1,548.18	1,910.97
88	1,084.50	1,381.33	1,565.64	1,707.26	2,104.97
89	1,195.09	1,522.95	1,726.65	1,881.86	2,318.39
90	1,315.36	1,680.11	1,903.20	2,073.94	2,553.14
91	1,449.23	1,852.76	2,099.15	2,287.34	2,813.10
92	1,596.67	2,042.89	2,314.49	2,522.09	3,098.29
93	1,759.65	2,252.41	2,553.14	2,780.12	3,412.58
94	1,938.12	2,483.29	2,815.05	3,067.24	3,757.91
95	2,134.08	2,739.38	3,104.11	3,381.53	4,140.10
96	2,351.36	3,020.69	3,422.28	3,728.82	4,561.11
97	2,589.99	3,331.09	3,775.37	4,111.01	5,022.84
98	2,853.84	3,672.54	4,163.38	4,532.00	5,533.07
99	3,142.91	4,048.92	4,590.21	4,997.61	6,095.70

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	42.88	47.93	50.44	55.48	65.58
19	42.88	47.93	50.44	55.48	65.58
20	42.88	47.93	50.44	55.48	65.58
21	42.88	47.93	50.44	55.48	65.58
22	42.88	47.93	50.44	55.48	65.58
23	42.88	47.93	50.44	55.48	65.58
24	42.88	47.93	50.44	55.48	65.58
25	42.88	47.93	50.44	55.48	65.58
26	42.88	47.93	50.44	55.48	65.58
27	42.88	47.93	50.44	55.48	65.58
28	42.88	47.93	50.44	55.48	65.58
29	42.88	47.93	50.44	55.48	65.58
30	42.88	47.93	50.44	55.48	65.58
31	42.88	47.93	50.44	55.48	65.58
32	42.88	47.93	50.44	55.48	65.58
33	42.88	47.93	50.44	55.48	65.58
34	42.88	47.93	50.44	55.48	65.58
35	42.88	47.93	50.44	55.48	65.58
36	42.88	47.93	50.44	55.48	65.58
37	42.88	47.93	50.44	55.48	65.58
38	42.88	47.93	50.44	55.48	65.58
39	42.88	47.93	50.44	55.48	65.58
40	42.88	47.93	50.44	55.48	65.58
41	42.88	47.93	50.44	55.48	65.58
42	42.88	47.93	50.44	55.48	65.58
43	42.88	47.93	50.44	55.48	65.58
44	42.88	47.93	50.44	55.48	65.58
45	52.97	58.00	63.06	68.11	83.23
46	52.97	58.00	63.06	68.11	83.23
47	52.97	58.00	63.06	68.11	83.23
48	52.97	58.00	63.06	68.11	83.23
49	52.97	58.00	63.06	68.11	83.23
50	58.00	65.58	70.62	75.67	93.32
51	60.53	68.11	75.67	80.69	98.36
52	63.06	73.14	78.18	85.74	105.92
53	65.58	75.67	83.23	88.29	110.97
54	68.11	80.69	88.29	95.85	118.55
55	73.14	85.74	95.85	103.41	128.62
56	78.18	90.80	100.88	110.97	138.73
57	83.23	98.36	108.44	118.55	148.80
58	88.29	105.92	116.03	126.11	158.89
59	95.85	113.50	128.62	138.73	174.03
60	103.41	126.11	138.73	151.32	189.17
61	113.50	136.18	151.32	166.47	206.80
62	121.06	148.80	166.47	181.59	226.98
63	131.15	161.41	181.59	196.73	247.17
64	143.76	174.03	196.73	214.40	269.86
65	153.85	189.17	214.40	232.03	292.58
66	160.07	198.86	223.11	244.94	305.58
67	174.60	215.83	242.52	264.35	332.25
68	186.73	232.80	264.35	288.57	361.35
69	208.58	259.47	293.45	322.55	402.58
70	232.80	288.57	327.39	358.91	448.64
71	257.07	322.55	363.77	397.71	499.59
72	286.17	358.91	404.98	443.78	555.36
73	317.68	397.71	451.08	492.29	615.98
74	349.22	438.94	497.15	543.22	679.02
75	385.58	485.02	548.08	598.99	749.36
76	424.39	533.53	603.85	659.62	824.54
77	468.05	589.30	666.89	727.54	906.99
78	514.12	649.92	734.79	802.69	999.14
79	567.49	715.40	809.99	885.16	1,101.00
80	625.67	790.60	894.86	977.31	1,212.55
81	688.72	870.59	987.00	1,076.73	1,336.22
82	759.06	960.34	1,086.45	1,185.87	1,472.02
83	834.23	1,059.76	1,200.42	1,309.56	1,622.39
84	919.10	1,168.90	1,321.67	1,442.92	1,787.30
85	1,013.69	1,287.71	1,457.49	1,590.85	1,969.17
86	1,117.97	1,421.11	1,607.82	1,753.34	2,168.04
87	1,229.50	1,566.63	1,772.73	1,935.23	2,388.71
88	1,355.61	1,726.65	1,957.04	2,134.08	2,631.23
89	1,493.85	1,903.69	2,158.34	2,352.35	2,897.97
90	1,644.22	2,100.13	2,379.01	2,592.43	3,191.42
91	1,811.52	2,315.95	2,623.95	2,859.17	3,516.39
92	1,995.84	2,553.63	2,893.13	3,152.62	3,872.86
93	2,199.54	2,815.54	3,191.42	3,475.15	4,265.71
94	2,422.65	3,104.11	3,518.79	3,834.06	4,697.40
95	2,667.60	3,424.22	3,880.14	4,226.92	5,175.14
96	2,939.21	3,775.86	4,277.85	4,661.02	5,701.38
97	3,237.49	4,163.87	4,719.23	5,138.74	6,278.56
98	3,567.30	4,590.70	5,204.24	5,665.00	6,916.35
99	3,928.65	5,061.15	5,737.77	6,247.02	7,619.64

NURSING HOME INSURANCE ONLY PLAN

Compound Inflation Protection without Assumes 100 Day Elimination Period

Assumes 100 Day Elimination Period
Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited
18	64.03	79.54	89.24	98.95	131.93
19	64.03	79.54	89.24	98.95	131.93
20	64.03	79.54	89.24	98.95	131.93
21	64.03	79.54	89.24	98.95	131.93
22	64.03	79.54	89.24	98.95	131.93
23	64.03	79.54	89.24	98.95	131.93
24	64.03	79.54	89.24	98.95	131.93
25	64.03	79.54	89.24	98.95	131.93
26	64.03	79.54	89.24	98.95	131.93
27	64.03	79.54	89.24	98.95	131.93
28	64.03	79.54	89.24	98.95	131.93
29	64.03	79.54	89.24	98.95	131.93
30	64.03	79.54	89.24	98.95	131.93
31	64.03	79.54	89.24	98.95	131.93
32	64.03	79.54	89.24	98.95	131.93
33	64.03	79.54	89.24	98.95	131.93
34	64.03	79.54	89.24	98.95	131.93
35	64.03	79.54	89.24	98.95	131.93
36	64.03	79.54	89.24	98.95	131.93
37	64.03	79.54	89.24	98.95	131.93
38	64.03	79.54	89.24	98.95	131.93
39	64.03	79.54	89.24	98.95	131.93
40	64.03	79.54	89.24	98.95	131.93
41	64.03	79.54	89.24	98.95	131.93
42	64.03	79.54	89.24	98.95	131.93
43	64.03	79.54	89.24	98.95	131.93
44	64.03	79.54	89.24	98.95	131.93
45	77.60	95.06	108.64	120.29	159.08
46	77.60	95.06	108.64	120.29	159.08
47	77.60	95.06	108.64	120.29	159.08
48	77.60	95.06	108.64	120.29	159.08
49	77.60	95.06	108.64	120.29	159.08
50	83.42	104.77	120.29	131.93	176.55
51	87.31	110.59	126.11	139.69	184.31
52	91.18	116.41	131.93	145.51	194.01
53	97.00	122.23	139.69	153.26	203.70
54	100.88	128.05	147.44	162.96	215.34
55	106.70	135.80	155.21	170.72	226.98
56	112.52	141.62	162.96	180.42	238.63
57	118.34	149.39	172.67	192.06	252.21
58	124.16	159.08	182.37	201.77	265.78
59	133.87	168.78	195.95	217.29	285.19
60	143.57	182.37	209.52	232.80	304.60
61	153.26	194.01	225.06	248.32	325.93
62	162.96	209.52	240.57	265.78	347.27
63	174.60	223.11	258.03	285.19	372.50
64	186.24	236.70	273.55	302.65	395.78
65	197.88	252.21	291.01	322.06	419.06
66	209.52	269.67	310.42	343.40	446.22
67	223.11	285.19	329.81	364.73	473.38
68	236.70	304.60	351.14	388.01	504.43
69	259.96	335.63	386.07	428.76	554.86
70	287.14	370.55	426.81	473.38	611.12
71	316.24	407.42	469.50	519.94	671.26
72	347.27	448.15	517.99	572.33	737.23
73	382.19	492.78	568.43	628.59	809.00
74	413.24	533.53	615.00	679.02	871.08
75	446.22	576.20	663.51	733.34	938.98
76	481.14	622.76	715.89	791.54	1,012.72
77	519.94	673.20	774.08	855.57	1,092.27
78	562.61	725.59	832.16	923.47	1,175.68
79	607.25	785.72	906.13	997.19	1,268.81
80	655.74	847.80	975.85	1,076.73	-
81	708.13	915.72	1,053.45	1,162.09	-
82	764.39	989.44	1,138.81	1,255.22	-
83	826.47	1,068.98	1,230.00	1,356.10	-
84	892.44	1,156.27	1,327.00	1,464.75	-

NURSING HOME INSURANCE ONLY PLAN

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited Ux
18	83.23	103.41	116.03	128.62	171.50
19	83.23	103.41	116.03	128.62	171.50
20	83.23	103.41	116.03	128.62	171.50
21	83.23	103.41	116.03	128.62	171.50
22	83.23	103.41	116.03	128.62	171.50
23	83.23	103.41	116.03	128.62	171.50
24	83.23	103.41	116.03	128.62	171.50
25	83.23	103.41	116.03	128.62	171.50
26	83.23	103.41	116.03	128.62	171.50
27	83.23	103.41	116.03	128.62	171.50
28	83.23	103.41	116.03	128.62	171.50
29	83.23	103.41	116.03	128.62	171.50
30	83.23	103.41	116.03	128.62	171.50
31	83.23	103.41	116.03	128.62	171.50
32	83.23	103.41	116.03	128.62	171.50
33	83.23	103.41	116.03	128.62	171.50
34	83.23	103.41	116.03	128.62	171.50
35	83.23	103.41	116.03	128.62	171.50
36	83.23	103.41	116.03	128.62	171.50
37	83.23	103.41	116.03	128.62	171.50
38	83.23	103.41	116.03	128.62	171.50
39	83.23	103.41	116.03	128.62	171.50
40	83.23	103.41	116.03	128.62	171.50
41	83.23	103.41	116.03	128.62	171.50
42	83.23	103.41	116.03	128.62	171.50
43	83.23	103.41	116.03	128.62	171.50
44	83.23	103.41	116.03	128.62	171.50
45	100.88	123.59	141.24	156.36	206.80
46	100.88	123.59	141.24	156.36	206.80
47	100.88	123.59	141.24	156.36	206.80
48	100.88	123.59	141.24	156.36	206.80
49	100.88	123.59	141.24	156.36	206.80
50	108.44	136.18	156.36	171.50	229.52
51	113.50	143.76	163.94	181.59	239.61
52	118.55	151.32	171.50	189.17	252.21
53	126.11	158.89	181.59	199.24	264.84
54	131.15	166.47	191.68	211.85	279.95
55	138.73	176.55	201.77	221.96	295.09
56	146.29	184.10	211.85	234.54	310.21
57	153.85	194.21	224.47	249.68	327.88
58	161.41	206.80	237.08	262.29	345.53
59	174.03	219.42	254.73	282.47	370.76
60	186.62	237.08	272.40	302.65	395.97
61	199.24	252.21	292.58	322.83	423.71
62	211.85	272.40	312.72	345.53	451.45
63	226.98	290.05	335.44	370.76	484.24
64	242.12	307.70	355.60	393.46	514.50
65	257.24	327.88	378.32	418.69	544.77
66	261.91	337.08	388.01	429.25	557.77
67	278.88	356.47	412.28	455.91	591.72
68	295.87	380.74	438.94	485.02	630.53
69	324.97	419.55	482.58	535.95	693.59
70	358.91	463.19	533.53	591.72	763.89
71	395.29	509.28	586.88	649.92	839.09
72	434.09	560.19	647.48	715.40	921.54
73	477.74	615.98	710.56	785.72	1,011.27
74	516.56	666.89	768.75	848.78	1,088.86
75	557.77	720.26	829.40	916.69	1,173.74
76	601.43	778.47	894.86	989.44	1,265.90
77	649.92	841.49	967.60	1,069.48	1,365.32
78	703.09	906.99	1,045.21	1,154.35	1,469.62
79	759.06	982.17	1,127.66	1,246.51	1,586.01
80	819.68	1,059.76	1,219.81	1,345.92	-
81	885.16	1,144.63	1,316.81	1,452.61	-
82	955.50	1,236.80	1,423.51	1,569.03	-
83	1,033.10	1,336.22	1,537.52	1,695.13	-
84	1,115.55	1,445.36	1,658.75	1,830.93	-
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NURSING HOME INSURANCE ONLY PLAN

Simple Inflation Protection without No Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited Ux
18	46.56	54.31	60.13	65.95	83.42
19	46.56	54.31	60.13	65.95	83.42
20	46.56	54.31	60.13	65.95	83.42
21	46.56	54.31	60.13	65.95	83.42
22	46.56	54.31	60.13	65.95	83.42
23	46.56	54.31	60.13	65.95	83.42
24	46.56	54.31	60.13	65.95	83.42
25	46.56	54.31	60.13	65.95	83.42
26	46.56	54.31	60.13	65.95	83.42
27	46.56	54.31	60.13	65.95	83.42
28	46.56	54.31	60.13	65.95	83.42
29	46.56	54.31	60.13	65.95	83.42
30	46.56	54.31	60.13	65.95	83.42
31	46.56	54.31	60.13	65.95	83.42
32	46.56	54.31	60.13	65.95	83.42
33	46.56	54.31	60.13	65.95	83.42
34	46.56	54.31	60.13	65.95	83.42
35	46.56	54.31	60.13	65.95	83.42
36	46.56	54.31	60.13	65.95	83.42
37	46.56	54.31	60.13	65.95	83.42
38	46.56	54.31	60.13	65.95	83.42
39	46.56	54.31	60.13	65.95	83.42
40	46.56	54.31	60.13	65.95	83.42
41	46.56	54.31	60.13	65.95	83.42
42	46.56	54.31	60.13	65.95	83.42
43	46.56	54.31	60.13	65.95	83.42
44	46.56	54.31	60.13	65.95	83.42
45	58.21	67.90	77.60	83.42	108.64
46	58.21	67.90	77.60	83.42	108.64
47	58.21	67.90	77.60	83.42	108.64
48	58.21	67.90	77.60	83.42	108.64
49	58.21	67.90	77.60	83.42	108.64
50	64.03	77.60	85.36	95.06	122.23
51	67.90	81.49	91.18	100.88	129.98
52	69.85	85.36	97.00	106.70	137.75
53	73.72	91.18	102.82	112.52	147.44
54	79.54	97.00	110.59	120.29	157.14
55	83.42	104.77	118.31	129.78	168.78
56	89.24	110.59	126.14	137.95	180.42
57	95.06	118.34	135.80	149.39	192.06
58	100.88	126.11	143.57	159.08	205.65
59	110.59	137.75	155.21	172.67	223.11
60	118.34	147.44	168.78	186.24	240.57
61	128.05	161.03	182.37	201.77	259.96
62	137.75	172.67	197.88	217.29	281.32
63	147.44	186.24	213.42	234.75	302.65
64	159.08	201.77	228.93	254.14	325.93
65	170.72	217.29	248.32	273.55	351.14
66	184.31	232.80	265.78	292.96	378.32
67	195.95	250.27	287.14	316.24	407.42
68	211.47	269.67	308.47	341.45	436.52
69	234.75	298.78	343.40	378.32	485.02
70	259.96	331.75	380.25	420.99	537.40
71	289.06	368.61	422.94	465.61	595.61
72	320.11	409.35	467.56	516.07	659.62
73	353.09	452.04	517.99	572.33	729.46
74	384.14	492.78	564.56	620.82	791.54
75	417.12	535.46	613.07	675.15	859.44
76	453.97	582.02	667.38	735.28	933.72
77	492.78	632.46	725.59	799.31	1,012.16
78	535.46	688.72	787.67	869.16	1,098.09
79	582.02	748.87	857.52	944.81	1,193.44
80	632.46	812.90	931.24	1,026.29	-
81	686.79	884.67	1,012.72	1,115.55	-
82	746.92	962.27	1,101.96	1,212.55	-
83	812.90	1,045.70	1,198.96	1,319.25	-
84	882.73	1,136.88	1,303.74	1,433.72	-

NURSING HOME INSURANCE ONLY PLAN

Simple Inflation Protection with Noninterest
Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % Increase					
TIR	730	1,025	1,460	1,925	Unit

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	60.53	70.62	78.18	85.74	108.44
19	60.53	70.62	78.18	85.74	108.44
20	60.53	70.62	78.18	85.74	108.44
21	60.53	70.62	78.18	85.74	108.44
22	60.53	70.62	78.18	85.74	108.44
23	60.53	70.62	78.18	85.74	108.44
24	60.53	70.62	78.18	85.74	108.44
25	60.53	70.62	78.18	85.74	108.44
26	60.53	70.62	78.18	85.74	108.44
27	60.53	70.62	78.18	85.74	108.44
28	60.53	70.62	78.18	85.74	108.44
29	60.53	70.62	78.18	85.74	108.44
30	60.53	70.62	78.18	85.74	108.44
31	60.53	70.62	78.18	85.74	108.44
32	60.53	70.62	78.18	85.74	108.44
33	60.53	70.62	78.18	85.74	108.44
34	60.53	70.62	78.18	85.74	108.44
35	60.53	70.62	78.18	85.74	108.44
36	60.53	70.62	78.18	85.74	108.44
37	60.53	70.62	78.18	85.74	108.44
38	60.53	70.62	78.18	85.74	108.44
39	60.53	70.62	78.18	85.74	108.44
40	60.53	70.62	78.18	85.74	108.44
41	60.53	70.62	78.18	85.74	108.44
42	60.53	70.62	78.18	85.74	108.44
43	60.53	70.62	78.18	85.74	108.44
44	60.53	70.62	78.18	85.74	108.44
45	75.67	88.29	100.88	108.44	141.24
46	75.67	88.29	100.88	108.44	141.24
47	75.67	88.29	100.88	108.44	141.24
48	75.67	88.29	100.88	108.44	141.24
49	75.67	88.29	100.88	108.44	141.24
50	83.23	100.88	110.97	123.59	158.89
51	88.29	105.92	118.55	131.15	168.99
52	90.80	110.97	126.11	138.73	179.06
53	95.85	118.55	133.67	146.29	191.68
54	103.41	126.11	143.76	156.36	204.29
55	108.44	136.18	153.85	168.99	219.42
56	116.03	143.76	163.94	179.06	234.54
57	123.59	153.85	176.55	194.21	249.68
58	131.15	163.94	186.62	206.80	267.35
59	143.76	179.06	201.77	224.47	290.05
60	153.85	191.68	219.42	242.12	312.72
61	166.47	209.33	237.08	262.29	337.95
62	179.06	224.47	257.24	282.47	365.71
63	191.68	242.12	277.42	305.16	393.46
64	206.80	262.29	297.61	330.39	423.71
65	221.96	282.47	322.83	355.60	456.50
66	230.39	291.01	332.25	366.19	472.88
67	244.94	312.84	358.91	395.29	509.28
68	264.35	337.08	385.58	426.81	545.64
69	293.45	373.48	429.25	472.88	606.29
70	324.97	414.68	475.32	526.25	671.75
71	361.35	460.77	528.67	582.02	744.49
72	400.15	511.68	584.46	645.08	824.54
73	441.38	565.05	647.48	715.40	911.83
74	480.18	615.98	705.69	776.03	989.44
75	521.40	669.33	766.33	843.93	1,074.31
76	567.49	727.54	834.23	919.10	1,166.48
77	615.98	790.60	906.99	999.14	1,265.90
78	669.33	860.90	984.60	1,086.45	1,372.62
79	727.54	936.09	1,071.89	1,181.01	1,491

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Optional Inflation Protection without Nonforfeiture
Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
19	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
20	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
21	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
22	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
23	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
24	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
25	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
26	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
27	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
28	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
29	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
30	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
31	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
32	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
33	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
34	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
35	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
36	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
37	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
38	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
39	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
40	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
41	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
42	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
43	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
44	46.09	44.33	40.78	51.42	49.65	46.09	54.97	51.42	47.87	58.51	54.97	51.42	74.46	69.15	63.82
45	54.97	53.18	49.65	63.82	62.06	56.73	69.15	65.61	60.28	74.46	70.91	65.61	95.74	88.65	83.34
46	54.97	53.18	49.65	63.82	62.06	56.73	69.15	65.61	60.28	74.46	70.91	65.61	95.74	88.65	83.34
47	54.97	53.18	49.65	63.82	62.06	56.73	69.15	65.61	60.28	74.46	70.91	65.61	95.74	88.65	83.34
48	54.97	53.18	49.65	63.82	62.06	56.73	69.15	65.61	60.28	74.46	70.91	65.61	95.74	88.65	83.34
49	54.97	53.18	49.65	63.82	62.06	56.73	69.15	65.61	60.28	74.46	70.91	65.61	95.74	88.65	83.34
50	62.06	58.51	54.97	72.70	69.15	63.82	78.01	72.70	67.37	83.34	79.79	72.70	108.15	101.07	93.98
51	63.82	62.06	58.51	76.23	72.70	67.37	83.34	78.01	72.70	88.65	83.34	78.01	115.24	108.15	99.27
52	67.37	65.61	62.06	79.79	76.23	70.91	86.87	83.34	76.23	93.98	88.65	83.34	122.33	115.24	106.38
53	70.91	69.15	63.82	85.10	79.79	74.46	92.18	86.87	81.54	101.07	93.98	86.87	129.43	122.33	111.71
54	76.23	72.70	69.15	90.43	86.87	79.79	99.27	93.98	86.87	108.15	101.07	93.98	140.07	131.19	120.55
55	81.54	78.01	72.70	97.51	92.18	85.10	106.38	101.07	92.18	115.24	108.15	101.07	150.69	141.83	129.43
56	86.87	83.34	78.01	104.60	99.27	92.18	113.46	108.15	99.27	124.10	117.00	108.15	161.33	152.47	140.07
57	92.18	88.65	83.34	111.71	104.60	97.51	122.33	115.24	106.38	132.97	125.88	115.24	173.73	163.11	150.69
58	97.51	93.98	88.65	118.79	113.46	104.60	131.19	124.10	113.46	143.61	134.74	124.10	186.16	175.52	163.11
59	104.60	99.27	93.98	127.64	120.55	111.71	140.07	132.97	122.33	152.47	145.36	132.97	200.34	187.92	173.73
60	111.71	106.38	99.27	136.52	129.43	120.55	148.92	141.83	131.19	163.11	154.25	143.61	214.53	202.10	186.16
61	118.79	113.46	106.38	145.36	138.28	127.64	159.56	152.47	140.07	175.52	166.64	154.25	230.46	216.29	200.34
62	125.88	120.55	113.46	154.25	147.16	136.52	170.20	161.33	150.69	187.92	177.28	164.89	246.43	232.26	214.53
63	134.74	129.43	120.55	164.89	157.80	147.16	182.61	173.73	161.33	200.34	189.70	177.28	262.38	248.19	230.46
64	143.61	138.28	131.19	179.06	170.20	159.56	196.80	187.92	173.73	216.29	205.65	191.46	285.44	269.47	249.98
65	156.00	148.92	140.07	193.25	184.37	171.97	212.73	203.89	189.70	234.01	223.37	207.42	308.47	292.52	271.26
66	166.64	161.33	152.47	207.42	198.56	186.16	230.46	219.82	205.65	253.52	241.10	225.15	333.29	317.35	294.28
67	180.83	173.73	163.11	225.15	214.53	202.10	249.98	237.57	221.62	274.80	262.38	244.65	361.65	343.92	320.89
68	195.01	187.92	177.28	242.90	232.26	218.06	269.47	257.07	241.10	297.83	283.66	265.93	391.81	372.29	347.48
69	219.82	212.73	200.34	274.80	264.16	246.43	304.92	292.52	273.02	336.84	322.65	301.39	441.44	421.94	393.57
70	248.19	239.34	226.93	310.25	297.83	280.11	345.72	329.75	310.25	381.17	363.45	340.39	498.17	476.89	446.75
71	278.35	269.47	255.29	349.25	336.84	317.35	388.26	374.09	351.01	429.02	411.30	386.48	561.99	538.93	505.26
72	313.80	303.16	287.19	393.57	379.38	358.12	437.90	421.94	395.35	484.00	464.48	436.11	632.91	608.08	569.09
73	352.81	342.17	324.44	443.21	427.26	402.43	492.84	475.11	446.75	544.26	523.00	491.08	712.68	684.32	643.55
74	382.93	372.29	352.81	482.20	466.27	441.44	537.18	517.67	487.53	592.13	570.85	537.18	776.50	746.38	702.04
75	418.38	405.99	386.48	526.54	510.57	482.20	586.82	565.54	533.62	645.31	624.03	588.58	845.65	815.51	769.41
76	455.63	443.21	421.94	574.39	556.66	526.54	638.22	618.72	583.27	703.82	680.76	643.55	921.86	889.96	840.32
77	496.39	484.00	460.94	625.83	608.08	576.18	696.73	675.45	638.22	767.64	744.58	703.82	1,005.20	973.28	918.33
78	540.73	526.29	501.72	682.54	664.81	629.36	760.55	737.49	698.49	836.77	813.73	769.41	1,095.61	1,061.94	1,005.20
79	600.99	586.82	560.21	758.77	739.27	702.04	843.87	820.83	778.28	930.75	904.14	858.04	1,216.16	1,182.49	1,120.42
80	666.59	652.40	624.03	843.87	822.59	783.59	937.83	914.78	868.68	1,033.57	1,006.96	957.32	1,352.68	1,317.21	1,249.86
81	741.05	726.85	694.96	937.83	916.55	872.24	1,042.41	1,017.60	967.96	1,148.79	1,120.42	1,067.25	1,503.35	1,466.13	1,393.44
82	824.37	808.40	774.74	1,042.41	1,019.38	973.28	1,157.67	1,132.84	1,079.66	1,276.43	1,248.06	1,189.57	1,670.00	1,630.99	1,554.78
83	916.55	898.83	861.60	1,159.43	1,136.39	1,084.97	1,287.07	1,260.50	1,201.97	1,418.26	1,388.13	1,326.07	1,856.16	1,817.16	1,733.82
84	1,017.60	1,001.65	960.87	1,288.84	1,264.03	1,209.06	1,430.67	1,402.31	1,340.25	1,577.81	1,545.89	1,478.54	2,063.57	2,022.80	1,934.15
85	1,131.06	1,113.34	1,070.78	1,432.43	1,407.62	1,349.13	1,590.23	1,561.86	1,494.49	1,751.54	1,721.42	1,648.72	2,294.03	2,251.49	2,155.75
86	1,256.94	1,239.22	1,193.13	1,591.99	1,567.17	1,503.35	1,767.51	1,737.37	1,666.44	1,946.55	1,914.65	1,836.64	2,549.32	2,506.76	

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
19	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
20	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
21	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
22	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
23	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
24	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
25	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
26	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
27	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
28	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
29	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
30	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
31	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
32	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
33	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
34	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
35	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
36	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
37	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
38	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
39	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
40	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
41	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
42	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
43	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
44	59.93	57.62	53.01	66.82	64.54	59.93	71.45	66.82	62.21	76.06	71.45	66.82	96.80	89.90	82.98
45	71.45	69.15	64.54	82.98	80.66	73.74	89.90	85.27	78.37	96.80	92.18	85.27	124.46	115.24	108.30
46	71.45	69.15	64.54	82.98	80.66	73.74	89.90	85.27	78.37	96.80	92.18	85.27	124.46	115.24	108.30
47	71.45	69.15	64.54	82.98	80.66	73.74	89.90	85.27	78.37	96.80	92.18	85.27	124.46	115.24	108.30
48	71.45	69.15	64.54	82.98	80.66	73.74	89.90	85.27	78.37	96.80	92.18	85.27	124.46	115.24	108.30
49	71.45	69.15	64.54	82.98	80.66	73.74	89.90	85.27	78.37	96.80	92.18	85.27	124.46	115.24	108.30
50	80.66	76.06	71.45	94.49	89.90	82.98	101.39	94.49	87.57	108.30	103.71	94.49	140.58	131.36	122.16
51	82.98	80.66	76.06	99.10	94.49	87.57	108.30	101.39	94.49	115.24	108.30	101.39	149.80	140.58	129.07
52	87.57	85.27	80.66	103.71	99.10	92.18	112.93	108.30	99.10	122.16	115.24	108.30	159.03	149.80	138.28
53	92.18	89.90	82.98	110.63	103.71	96.80	119.83	112.93	106.02	131.36	122.16	112.93	168.25	159.03	145.19
54	99.10	94.49	89.90	117.55	112.93	103.71	129.07	122.16	112.93	140.58	131.36	122.16	182.08	170.55	156.72
55	106.02	101.39	94.49	126.75	119.83	110.63	138.28	131.36	119.83	149.80	140.58	131.36	195.90	184.37	168.25
56	112.93	108.30	101.39	135.99	129.07	119.83	147.50	140.58	129.07	161.33	152.11	140.58	209.73	198.20	182.08
57	119.83	115.24	108.30	145.19	135.99	126.75	159.03	149.80	138.28	172.84	163.64	149.80	225.85	212.02	195.90
58	126.75	122.16	115.24	154.40	147.50	135.99	170.55	161.33	147.50	186.67	175.17	161.33	241.99	228.17	212.02
59	135.99	129.07	122.16	165.92	156.72	145.19	182.08	172.84	159.03	198.20	189.00	172.84	260.43	244.29	225.85
60	145.19	138.28	129.07	177.45	168.25	156.72	193.59	184.37	170.55	212.02	200.49	186.67	278.86	262.74	241.99
61	154.40	147.50	138.28	189.00	179.76	165.92	207.42	198.20	182.08	228.17	216.65	200.49	299.61	281.18	260.43
62	163.64	156.72	147.50	200.49	191.29	177.45	221.26	209.73	195.90	244.29	230.46	214.34	320.36	301.91	279.66
63	175.17	168.25	156.72	214.34	205.12	191.29	237.38	225.85	209.73	260.43	246.58	230.46	341.09	322.65	298.81
64	186.67	179.76	170.55	232.77	221.26	207.42	255.82	244.29	225.85	281.18	267.35	248.91	371.04	350.31	324.95
65	202.81	193.59	182.08	251.21	239.68	223.56	276.55	265.03	246.58	304.22	290.39	269.66	401.02	380.28	352.62
66	208.29	201.66	190.57	259.28	248.19	232.67	288.08	274.80	257.07	316.90	301.39	281.45	416.63	396.67	367.85
67	226.02	217.18	203.89	281.45	268.12	252.63	312.46	296.94	277.01	343.49	327.97	305.83	452.08	429.91	401.11
68	243.77	234.90	221.62	303.60	290.29	272.57	336.84	321.32	301.39	372.29	354.56	332.40	489.74	465.36	434.35
69	274.80	265.93	250.40	343.49	330.19	308.02	381.17	365.64	341.28	421.05	403.30	376.73	551.78	527.41	491.95
70	310.25	299.17	283.66	387.81	372.29	350.12	432.12	412.18	387.81	476.46	454.29	425.47	622.69	596.12	558.45
71	347.91	336.84	319.11	436.56	421.05	396.67	485.30	467.57	438.77	536.29	514.12	483.11	702.48	673.68	631.57
72	392.23	378.94	359.01	491.95	474.23	447.64	547.36	527.41	494.18	604.96	580.58	545.13	791.13	760.10	711.34
73	441.00	427.68	405.53	554.01	534.06	503.03	616.06	593.91	558.45	680.31	653.74	613.84	890.85	855.40	804.41
74	478.67	465.36	441.00	602.75	582.81	551.78	671.46	647.09	609.40	740.14	713.57	671.46	970.62	932.96	877.57
75	523.00	507.47	483.11	658.16	638.22	602.75	733.51	706.92	667.02	806.64	780.03	735.74	1,057.04	1,019.38	961.76
76	569.51	554.01	527.41	718.01	695.84	658.16	797.78	773.40	729.07	879.76	850.96	804.41	1,152.34	1,112.43	1,050.41
77	620.50	604.96	576.18	782.24	760.10	720.20	870.90	844.31	797.78	959.53	930.75	879.76	1,256.49	1,216.60	1,147.90
78	675.89	660.39	627.13	853.17	831.02	786.69	950.68	921.86	873.13	1,045.97	1,017.15	961.76	1,369.52	1,327.41	1,256.49
79	751.23	733.51	700.28	948.47	924.07	877.57	1,054.85	1,026.03	972.85	1,163.42	1,130.18	1,072.57	1,520.19	1,478.09	1,400.53
80	833.23	815.51	780.03	1,054.85	1,028.24	979.48	1,172.26	1,143.48	1,085.86	1,291.94	1,258.70	1,196.66	1,690.82	1,646.51	1,562.30
81	926.30	908.58	868.68	1,172.26	1,145.69	1,090.30	1,303.04	1,271.99	1,209.96	1,435.98	1,400.53	1,334.05	1,879.20	1,832.65	1,741.81
82	1,030.45	1,010.51	968.41	1,303.04	1,274.22	1,216.60	1,447.08	1,416.05	1,349.54	1,595.54	1,560.09	1,486.97	2,087.49	2,038.75	1,943.45
83	1,145.69	1,123.52	1,076.98	1,449.27	1,420.47	1,356.21	1,608.82	1,575.60	1,502.47	1,772.82	1,735.16	1,657.60	2,320.18	2,271.43	2,167.28
84	1,271.99	1,252.05	1,201.08	1,611.05	1,580.02	1,511.33	1,788.34	1,752.88	1,675.33	1,972.27	1,932.38	1,848.17	2,579.46	2,528.50	2,417.68
85	1,413.82	1,391.67	1,338.49	1,790.55	1,759.54	1,686.38	1,987.77	1,952.31	1,868.11	2,189.45	2,151.76	2,060.90	2,867.53	2,814.35	2,694.68
86	1,571.16														

Policy Form 1LTC-97
COMPREHENSIVE PLAN

Compound Inflation Protection without Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
19	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
20	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
21	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
22	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
23	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
24	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
25	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
26	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
27	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
28	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
29	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
30	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
31	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
32	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
33	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
34	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
35	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
36	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
37	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
38	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
39	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
40	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
41	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
42	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
43	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
44	95.74	92.18	85.10	113.46	109.91	102.82	125.88	117.00	109.91	136.52	129.43	120.55	187.92	173.73	161.33
45	111.71	108.15	101.07	136.52	132.97	120.55	150.69	143.61	131.19	166.64	159.56	147.16	226.93	210.98	198.56
46	111.71	108.15	101.07	136.52	132.97	120.55	150.69	143.61	131.19	166.64	159.56	147.16	226.93	210.98	198.56
47	111.71	108.15	101.07	136.52	132.97	120.55	150.69	143.61	131.19	166.64	159.56	147.16	226.93	210.98	198.56
48	111.71	108.15	101.07	136.52	132.97	120.55	150.69	143.61	131.19	166.64	159.56	147.16	226.93	210.98	198.56
49	111.71	108.15	101.07	136.52	132.97	120.55	150.69	143.61	131.19	166.64	159.56	147.16	226.93	210.98	198.56
50	124.10	117.00	109.91	152.47	145.36	134.74	166.64	156.00	143.61	182.61	173.73	159.56	249.98	232.26	216.29
51	127.64	124.10	117.00	157.80	150.69	140.07	177.28	164.89	154.25	191.46	180.83	168.44	262.38	246.43	225.15
52	132.97	129.43	122.33	164.89	157.80	145.36	182.61	175.52	159.56	200.34	189.70	177.28	274.80	258.83	237.57
53	138.28	134.74	128.88	173.73	163.11	152.47	191.46	180.83	170.20	212.73	198.56	182.61	285.44	269.47	246.43
54	147.16	140.07	132.97	180.83	173.73	159.56	202.10	191.46	177.28	225.15	209.20	195.01	303.16	283.66	260.62
55	156.00	148.92	138.28	193.25	182.61	168.44	214.53	203.89	184.37	235.79	219.82	205.65	319.11	301.39	274.80
56	163.11	157.80	147.16	203.89	193.25	179.06	223.37	214.53	196.80	248.19	234.01	216.29	335.08	317.35	290.75
57	171.97	164.89	154.25	214.53	200.34	186.16	237.57	223.37	207.42	262.38	248.19	226.93	354.56	333.29	306.71
58	179.06	171.97	163.11	225.15	214.53	196.80	249.98	237.57	216.29	278.35	260.62	239.34	372.29	351.01	326.20
59	191.46	180.83	171.97	239.34	226.93	209.20	265.93	253.52	232.26	292.52	280.11	255.29	397.10	374.09	345.72
60	203.89	193.25	180.83	255.29	242.90	225.15	281.88	267.71	248.19	312.02	294.28	274.80	423.71	398.90	366.98
61	216.29	205.65	193.25	271.26	257.07	237.57	299.61	287.19	264.16	333.29	317.35	292.52	452.08	423.71	391.81
62	228.70	218.06	205.65	285.44	273.02	253.52	319.11	301.39	281.88	356.34	335.08	312.02	480.44	452.08	418.38
63	244.65	234.01	218.06	304.92	292.52	271.26	340.39	324.44	301.39	377.62	358.12	333.29	508.81	480.44	446.75
64	255.29	246.43	234.01	324.44	308.47	288.99	359.89	343.92	317.35	398.90	379.38	352.81	540.73	510.57	473.36
65	273.02	260.62	244.65	343.92	327.97	306.71	381.17	365.20	340.39	423.71	404.21	375.84	572.63	542.49	503.48
66	285.44	276.55	262.38	361.65	345.72	324.44	405.99	386.48	361.65	450.30	427.26	398.90	606.30	577.94	535.40
67	304.92	292.52	274.80	384.71	366.98	345.72	430.80	409.54	382.93	478.67	455.63	425.47	643.55	613.39	570.85
68	322.65	310.25	292.52	407.74	390.02	366.98	455.63	434.35	407.74	507.03	484.00	453.84	682.54	648.84	606.30
69	359.89	347.48	327.97	455.63	437.90	409.54	510.57	489.31	455.63	567.30	544.26	507.03	760.55	726.85	677.21
70	400.66	386.48	366.98	508.81	487.53	459.16	570.85	544.26	512.36	634.67	604.55	565.54	847.41	810.20	758.77
71	444.99	430.80	407.74	565.54	544.26	514.12	632.91	609.86	572.63	703.82	675.45	634.67	941.38	904.14	847.41
72	494.64	476.89	452.08	629.36	606.30	572.63	703.82	679.01	636.45	783.59	751.67	707.37	1,045.97	1,005.20	941.38
73	549.57	531.85	505.26	698.49	673.68	634.67	781.83	753.46	709.13	870.46	836.77	785.36	1,161.21	1,115.11	1,049.52
74	585.03	569.09	538.93	746.38	721.54	684.32	838.56	806.64	760.55	930.75	897.05	843.87	1,242.75	1,194.88	1,123.98
75	629.36	609.86	581.49	801.31	776.50	733.94	898.83	866.93	817.28	996.32	962.65	907.69	1,329.63	1,281.76	1,209.06
76	673.68	654.17	624.03	858.04	831.46	787.14	960.87	930.75	877.57	1,067.25	1,031.77	975.06	1,421.81	1,373.94	1,297.71
77	719.77	702.04	668.37	920.11	893.50	845.65	1,030.02	999.87	944.92	1,143.48	1,109.79	1,047.74	1,522.86	1,474.99	1,391.67
78	771.19	753.46	716.22	985.68	959.11	907.69	1,106.23	1,072.57	1,015.84	1,225.03	1,191.33	1,125.75	1,630.99	1,579.59	1,496.27
79	842.09	822.59	785.36	1,076.11	1,049.52	996.32	1,205.52	1,171.85	1,111.56	1,338.49	1,301.26	1,233.89	1,778.15	1,728.51	1,638.08
80	918.33	898.83	859.82	1,177.16	1,147.03	1,092.06	1,317.21	1,285.31	1,219.70	1,460.80	1,423.59	1,352.68	-	-	-
81	1,003.41	983.92	941.38	1,285.31	1,255.15	1,194.88	1,439.54	1,404.08	1,336.71	1,595.54	1,556.53	1,482.08	-	-	-
82	1,095.61	1,074.33	1,030.02	1,404.08	1,372.16	1,310.12	1,570.73	1,537.05	1,464.35	1,742.70	1,703.69	1,623.91	-	-	-
83	1,198.44	1,175.40	1,125.75	1,533.50	1,503.35	1,435.98	1,716.09	1,680.64	1,602.63	1,904.01	1,863.25	1,779.91	-	-	-
84	1,306.59	1,285.31	1,233.89	1,675.33	1,643.41	1,									

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.9% increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
19	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
20	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
21	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
22	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
23	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
24	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
25	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
26	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
27	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
28	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
29	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
30	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
31	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
32	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
33	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
34	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
35	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
36	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
37	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
38	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
39	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
40	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
41	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
42	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
43	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
44	124.46	119.83	110.63	147.50	142.89	133.67	163.64	152.11	142.89	177.45	168.25	156.72	244.29	225.85	209.73
45	145.19	140.58	131.36	177.45	172.84	156.72	195.90	186.67	170.55	216.65	207.42	191.29	295.00	274.27	258.13
46	145.19	140.58	131.36	177.45	172.84	156.72	195.90	186.67	170.55	216.65	207.42	191.29	295.00	274.27	258.13
47	145.19	140.58	131.36	177.45	172.84	156.72	195.90	186.67	170.55	216.65	207.42	191.29	295.00	274.27	258.13
48	145.19	140.58	131.36	177.45	172.84	156.72	195.90	186.67	170.55	216.65	207.42	191.29	295.00	274.27	258.13
49	145.19	140.58	131.36	177.45	172.84	156.72	195.90	186.67	170.55	216.65	207.42	191.29	295.00	274.27	258.13
50	161.33	152.11	142.89	198.20	189.00	175.17	216.65	202.81	186.67	237.38	225.85	207.42	324.95	301.91	281.18
51	165.92	161.33	152.11	205.12	195.90	182.08	230.46	214.34	200.49	248.91	235.09	218.93	341.09	320.36	292.69
52	172.84	168.25	158.03	214.34	205.12	189.00	237.38	228.17	207.42	260.43	246.58	230.46	357.21	336.48	308.83
53	179.76	175.17	163.64	225.85	212.02	198.20	248.91	235.09	221.26	276.55	258.13	237.38	371.04	350.31	320.36
54	191.29	182.08	172.84	235.09	225.85	207.42	262.74	248.91	230.46	292.69	271.94	253.52	394.10	368.74	338.78
55	202.81	193.59	179.76	251.21	237.38	218.93	278.86	265.03	239.68	306.53	285.78	267.35	414.85	391.81	357.21
56	212.02	205.12	191.29	265.03	251.21	232.77	290.39	278.86	255.82	322.65	304.22	281.18	435.58	412.54	377.96
57	223.56	214.34	200.49	278.86	260.43	241.99	308.83	290.39	269.66	341.09	322.65	295.00	460.94	433.27	398.71
58	232.77	223.56	212.02	292.69	278.86	255.82	324.95	308.83	281.18	361.84	338.78	311.12	484.00	456.31	424.05
59	248.91	235.09	223.56	311.12	295.00	271.94	345.72	329.56	301.91	380.28	364.13	331.87	516.24	486.28	449.41
60	265.03	251.21	235.09	331.87	315.75	292.69	366.45	348.01	322.65	405.63	382.57	357.21	550.82	518.56	477.06
61	281.18	267.35	251.21	352.62	334.17	308.83	389.49	373.37	343.40	433.27	412.54	380.28	587.69	550.82	509.32
62	297.30	283.47	267.35	371.04	354.92	329.56	414.85	391.81	366.45	463.23	435.58	405.63	624.56	587.69	543.90
63	318.03	304.22	283.47	396.40	380.28	352.62	442.50	421.75	391.81	490.91	465.55	433.27	661.43	624.56	580.77
64	331.87	320.36	304.22	421.75	401.02	375.65	467.84	447.11	412.54	518.56	493.20	458.64	702.93	663.75	615.34
65	354.92	338.78	318.03	447.11	426.38	398.71	495.51	474.76	442.50	550.82	525.48	488.59	744.41	705.24	654.51
66	356.78	345.72	327.97	452.08	432.12	405.53	507.47	483.11	452.08	562.86	534.06	498.60	757.87	722.41	669.23
67	381.17	365.64	343.49	480.88	458.73	432.12	538.50	511.91	478.67	598.33	569.51	531.85	804.41	766.75	713.57
68	403.30	387.81	365.64	509.68	487.53	458.73	569.51	542.92	509.68	633.78	604.96	567.30	853.17	811.06	757.87
69	449.85	434.35	409.95	569.51	547.36	511.91	638.22	611.63	569.51	709.13	680.31	633.78	950.68	908.58	846.52
70	500.83	483.11	458.73	636.01	609.40	573.95	713.57	680.31	640.42	793.34	755.67	706.92	1,059.25	1,012.72	948.47
71	556.22	538.50	509.68	706.92	680.31	642.65	791.13	762.31	715.78	879.76	844.31	793.34	1,176.70	1,130.18	1,059.25
72	618.29	596.12	565.09	786.69	757.87	715.78	879.76	848.75	795.57	979.48	939.59	884.20	1,307.46	1,256.49	1,176.70
73	686.96	664.81	631.57	873.13	842.09	793.34	977.25	941.80	886.41	1,088.07	1,045.97	981.69	1,451.50	1,393.88	1,311.88
74	731.30	711.34	673.68	932.96	901.93	855.40	1,048.18	1,008.30	950.68	1,163.42	1,121.31	1,054.85	1,553.43	1,493.60	1,404.97
75	786.69	762.31	726.85	1,001.65	970.62	917.42	1,123.52	1,083.63	1,021.59	1,245.42	1,203.31	1,134.60	1,662.02	1,602.19	1,511.33
76	842.09	817.70	780.03	1,072.57	1,039.31	983.92	1,201.06	1,163.42	1,096.93	1,334.05	1,289.71	1,218.81	1,777.26	1,717.43	1,622.15
77	899.70	877.57	835.44	1,150.13	1,116.87	1,057.04	1,287.52	1,249.86	1,181.14	1,429.33	1,387.25	1,309.69	1,903.56	1,843.73	1,739.58
78	963.97	941.80	895.29	1,232.13	1,198.87	1,134.60	1,382.80	1,340.70	1,269.79	1,531.27	1,489.16	1,407.18	2,038.75	1,974.48	1,870.34
79	1,052.62	1,028.24	981.69	1,345.14	1,311.88	1,245.42	1,506.91	1,464.80	1,389.44	1,673.10	1,626.55	1,542.36	2,222.67	2,160.63	2,047.62
80	1,147.90	1,123.52	1,074.77	1,471.44	1,433.77	1,365.08	1,646.51	1,606.61	1,524.63	1,826.00	1,779.47	1,690.82	-	-	-
81	1,254.26	1,229.90	1,176.70	1,606.61	1,568.95	1,493.60	1,799.43	1,755.10	1,670.89	1,994.44	1,945.66	1,852.61	-	-	-
82	1,369.52	1,342.91	1,287.52	1,755.10	1,715.20	1,637.64	1,963.39	1,921.28	1,830.44	2,178.35	2,129.60	2,029.89	-	-	-
83	1,498.04	1,469.23	1,407.18	1,916.86	1,879.20	1,794.9									

Simple Inflation Protection without Nonforfeiture Assumes 180 Day Elimination Period

Simple Inflation Protection without Nonforfeiture Assumes 180 Day Elimination Period

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Table 1: Performance Metrics for Various Models (Rows 1-84)															
TLB	730x	730x	730x	1.095x	1.095x	1.095x	1.460x	1.460x	1.460x	1.825x	1.825x	1.825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Un100	Un80	Un60
18	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
19	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
20	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
21	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
22	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
23	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
24	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
25	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
26	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
27	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
28	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
29	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
30	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
31	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
32	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
33	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
34	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
35	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
36	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
37	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
38	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91
39	70.91	67.37	62.06	81.54	78.01	72.70	88.65	83.34	78.01	95.74	90.43	85.10	129.43	118.79	109.91

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Simple Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
19	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
20	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
21	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
22	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
23	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
24	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
25	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
26	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
27	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
28	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
29	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
30	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
31	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
32	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
33	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
34	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
35	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
36	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
37	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
38	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
39	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
40	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
41	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
42	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
43	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
44	92.18	87.57	80.66	106.02	101.39	94.49	115.24	108.30	101.39	124.46	117.55	110.63	168.25	154.40	142.89
45	110.63	106.02	99.10	131.36	129.07	117.55	145.19	138.28	126.75	159.03	149.80	140.58	212.02	195.90	184.37
46	110.63	106.02	99.10	131.36	129.07	117.55	145.19	138.28	126.75	159.03	149.80	140.58	212.02	195.90	184.37
47	110.63	106.02	99.10	131.36	129.07	117.55	145.19	138.28	126.75	159.03	149.80	140.58	212.02	195.90	184.37
48	110.63	106.02	99.10	131.36	129.07	117.55	145.19	138.28	126.75	159.03	149.80	140.58	212.02	195.90	184.37
49	110.63	106.02	99.10	131.36	129.07	117.55	145.19	138.28	126.75	159.03	149.80	140.58	212.02	195.90	184.37
50	124.46	117.55	110.63	149.80	142.89	131.36	163.64	152.11	140.58	177.45	168.25	154.40	237.38	221.26	207.42
51	126.75	124.46	117.55	156.72	149.80	138.28	175.17	163.64	152.11	186.67	175.17	165.92	253.52	237.38	216.65
52	135.99	131.36	124.46	163.64	156.72	145.19	182.08	172.84	159.03	198.20	186.67	175.17	267.35	251.21	232.77
53	142.89	138.28	129.07	175.17	163.64	154.40	191.29	182.08	170.55	212.02	198.20	182.08	281.18	267.35	241.98
54	152.11	145.19	138.28	184.37	177.45	163.64	205.12	193.59	179.76	225.85	212.02	195.90	301.91	283.47	260.43
55	161.33	154.40	145.19	198.20	186.67	172.84	218.93	207.42	189.00	239.68	225.85	209.73	322.65	304.22	276.55
56	172.84	165.92	154.40	212.02	200.49	186.67	232.77	221.26	202.81	255.82	241.99	223.56	343.40	322.65	297.30
57	182.08	175.17	163.64	225.85	209.73	195.90	248.91	235.09	216.65	271.94	258.13	237.38	366.45	343.40	318.03
58	191.29	184.37	175.17	237.38	228.17	209.73	265.03	251.21	228.17	292.69	274.27	253.52	387.18	366.45	341.09
59	207.42	195.90	184.37	255.82	241.99	223.56	283.47	269.66	246.58	311.12	295.00	269.66	417.14	391.81	361.84
60	221.26	209.73	195.90	274.27	260.43	241.99	301.91	285.78	265.03	331.87	313.44	292.69	447.11	421.75	387.18
61	235.09	225.85	209.73	292.69	278.86	255.82	322.65	308.83	283.47	357.21	338.78	313.44	479.37	449.41	417.14
62	251.21	239.68	225.85	311.12	295.00	274.27	345.72	327.28	304.22	382.57	361.84	336.48	513.93	484.00	447.11
63	269.66	258.13	239.68	331.87	318.03	297.30	371.04	352.62	327.28	407.93	387.18	361.84	546.21	516.24	479.37
64	283.47	271.94	258.13	357.21	338.78	318.03	394.10	377.96	348.01	435.58	414.85	387.18	587.69	555.41	513.93
65	304.22	290.39	274.27	382.57	364.13	338.78	421.75	405.63	375.65	467.84	444.80	414.85	626.87	594.61	550.82
66	310.25	301.39	283.66	390.02	372.29	350.12	434.35	414.40	387.81	480.88	458.73	427.68	644.86	613.84	569.51
67	332.40	321.32	301.39	418.84	398.90	374.50	467.57	443.21	414.40	516.33	491.95	458.73	691.40	655.95	611.63
68	356.78	343.49	323.55	447.64	427.68	401.11	498.60	474.23	445.41	554.01	527.41	494.18	740.14	702.48	655.95
69	401.11	387.81	363.45	503.03	483.11	452.08	560.67	538.50	503.03	622.69	596.12	558.45	828.79	793.34	740.14
70	449.85	434.35	412.18	565.09	542.92	511.91	633.78	604.96	569.51	702.48	669.23	627.13	930.75	893.06	835.44
71	503.03	485.30	460.94	633.78	611.63	576.18	709.13	682.54	640.42	786.69	753.46	709.13	1,045.97	1,003.86	939.59
72	562.86	545.13	516.33	711.34	684.75	647.09	795.57	764.52	718.01	881.97	846.52	795.57	1,172.26	1,125.75	1,052.62
73	631.57	611.63	580.58	795.57	766.75	722.41	888.62	857.59	806.64	986.14	948.47	890.85	1,311.88	1,258.70	1,183.35
74	675.89	658.16	622.69	857.59	828.79	784.47	957.32	924.07	870.90	1,061.48	1,023.80	963.97	1,411.61	1,356.21	1,276.43
75	731.30	709.13	675.89	924.07	897.48	846.52	1,034.87	997.21	941.80	1,143.48	1,105.80	1,043.76	1,520.19	1,464.80	1,382.80
76	786.69	764.52	729.07	997.21	966.20	913.02	1,112.43	1,079.21	1,017.15	1,232.13	1,192.24	1,127.96	1,637.64	1,580.02	1,491.37
77	846.52	826.58	786.69	1,074.77	1,043.76	988.35	1,201.08	1,163.42	1,099.15	1,329.63	1,289.71	1,218.81	1,763.98	1,708.55	1,611.05
78	913.02	890.85	846.52	1,156.77	1,127.96	1,068.13	1,296.37	1,256.49	1,190.01	1,433.77	1,393.88	1,318.53	1,901.37	1,841.53	1,744.00
79	1,001.65	977.25	932.96	1,269.79	1,238.76	1,176.70	1,420.47	1,380.59	1,309.69	1,573.37	1,529.06	1,451.50	2,083.07	2,025.45	1,919.09
80	1,096.93	1,072.57	1,026.03	1,396.09	1,360.64	1,296.37	1,560.09	1,520.19	1,444.87	1,726.28	1,681.98	1,599.98	-	-	-
81	1,203.31	1,181.14	1,127.96	1,531.27	1,495.81	1,424.91	1,710.78	1,670.89	1,588.89	1,894.71	1,848.17	1,761.75	-	-	-
82	1,322.97	1,296.37	1,243.19	1,681.98	1,644.28	1,568.95	1,876.99	1,837.09	1,750.65	2,080.84	2,034.31	1,939.03	-	-	-
83	1,451.50	1,422.70	1,365.08	1,845.94	1,810.49	1,728.51	2,060.90	2,018.82	1,925.73	2,282.50	2,233.76	2,134.04	-	-	-
84	1,591.10	1,566.72	1,502.												

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	30.14	33.70	35.45	39.01	46.09
19	30.14	33.70	35.45	39.01	46.09
20	30.14	33.70	35.45	39.01	46.09
21	30.14	33.70	35.45	39.01	46.09
22	30.14	33.70	35.45	39.01	46.09
23	30.14	33.70	35.45	39.01	46.09
24	30.14	33.70	35.45	39.01	46.09
25	30.14	33.70	35.45	39.01	46.09
26	30.14	33.70	35.45	39.01	46.09
27	30.14	33.70	35.45	39.01	46.09
28	30.14	33.70	35.45	39.01	46.09
29	30.14	33.70	35.45	39.01	46.09
30	30.14	33.70	35.45	39.01	46.09
31	30.14	33.70	35.45	39.01	46.09
32	30.14	33.70	35.45	39.01	46.09
33	30.14	33.70	35.45	39.01	46.09
34	30.14	33.70	35.45	39.01	46.09
35	30.14	33.70	35.45	39.01	46.09
36	30.14	33.70	35.45	39.01	46.09
37	30.14	33.70	35.45	39.01	46.09
38	30.14	33.70	35.45	39.01	46.09
39	30.14	33.70	35.45	39.01	46.09
40	30.14	33.70	35.45	39.01	46.09
41	30.14	33.70	35.45	39.01	46.09
42	30.14	33.70	35.45	39.01	46.09
43	30.14	33.70	35.45	39.01	46.09
44	30.14	33.70	35.45	39.01	46.09
45	37.25	40.78	44.33	47.87	58.51
46	37.25	40.78	44.33	47.87	58.51
47	37.25	40.78	44.33	47.87	58.51
48	37.25	40.78	44.33	47.87	58.51
49	37.25	40.78	44.33	47.87	58.51
50	40.78	46.09	49.65	53.18	65.61
51	42.54	47.87	53.18	56.73	69.15
52	44.33	51.42	54.97	60.28	74.46
53	46.09	53.18	58.51	62.06	78.01
54	47.87	56.73	62.06	67.37	83.34
55	51.42	60.28	67.37	72.70	90.43
56	54.97	63.82	70.91	78.01	97.51
57	58.51	69.15	76.23	83.34	104.60
58	62.06	74.46	81.54	88.65	111.71
59	67.37	79.79	90.43	97.51	122.33
60	72.70	88.65	97.51	106.38	132.97
61	79.79	95.74	106.38	117.00	145.36
62	85.10	104.60	117.00	127.64	159.56
63	92.18	113.46	127.64	138.28	173.73
64	101.07	122.33	138.28	150.69	189.70
65	108.15	132.97	150.69	163.11	205.65
66	117.00	145.36	163.11	179.06	223.37
67	127.64	157.80	177.28	193.25	242.90
68	136.52	170.20	193.25	210.98	264.16
69	152.47	189.70	214.53	235.79	294.28
70	170.20	210.98	239.34	262.38	327.97
71	187.92	235.79	265.93	290.75	365.20
72	209.20	262.38	296.07	324.44	405.99
73	232.26	290.75	329.75	359.89	450.30
74	255.29	320.89	363.45	397.10	496.39
75	281.88	354.56	400.66	437.90	547.82
76	310.25	390.02	441.44	482.20	602.75
77	342.17	430.80	487.53	531.85	663.04
78	375.84	475.11	537.18	586.82	730.41
79	414.85	523.00	592.13	647.09	804.87
80	457.39	577.94	654.17	714.46	886.41
81	503.48	636.45	721.54	787.14	976.84
82	554.90	702.04	794.23	866.93	1,076.11
83	609.86	774.74	877.57	957.32	1,186.02
84	671.92	854.49	966.20	1,054.85	1,306.59
85	741.05	941.38	1,065.47	1,162.96	1,439.54
86	817.28	1,038.88	1,175.40	1,281.76	1,584.90
87	898.83	1,145.24	1,295.95	1,414.70	1,746.23
88	991.01	1,262.25	1,430.67	1,560.09	1,923.51
89	1,092.06	1,391.67	1,577.81	1,719.64	2,118.54
90	1,201.97	1,535.25	1,739.15	1,895.15	2,333.03
91	1,324.32	1,693.05	1,918.18	2,090.18	2,570.60
92	1,459.04	1,866.80	2,114.99	2,304.67	2,831.20
93	1,607.96	2,058.26	2,333.03	2,540.46	3,118.40
94	1,771.06	2,269.22	2,572.38	2,802.84	3,433.97
95	1,950.10	2,503.23	2,836.51	3,090.03	3,783.21
96	2,148.66	2,760.30	3,127.26	3,407.37	4,167.92
97	2,366.73	3,043.94	3,449.91	3,756.62	4,589.85
98	2,607.83	3,355.96	3,804.47	4,141.31	5,056.08
99	2,871.97	3,699.89	4,194.49	4,566.80	5,570.20

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	39.18	43.81	46.09	50.70	59.93
19	39.18	43.81	46.09	50.70	59.93
20	39.18	43.81	46.09	50.70	59.93
21	39.18	43.81	46.09	50.70	59.93
22	39.18	43.81	46.09	50.70	59.93
23	39.18	43.81	46.09	50.70	59.93
24	39.18	43.81	46.09	50.70	59.93
25	39.18	43.81	46.09	50.70	59.93
26	39.18	43.81	46.09	50.70	59.93
27	39.18	43.81	46.09	50.70	59.93
28	39.18	43.81	46.09	50.70	59.93
29	39.18	43.81	46.09	50.70	59.93
30	39.18	43.81	46.09	50.70	59.93
31	39.18	43.81	46.09	50.70	59.93
32	39.18	43.81	46.09	50.70	59.93
33	39.18	43.81	46.09	50.70	59.93
34	39.18	43.81	46.09	50.70	59.93
35	39.18	43.81	46.09	50.70	59.93
36	39.18	43.81	46.09	50.70	59.93
37	39.18	43.81	46.09	50.70	59.93
38	39.18	43.81	46.09	50.70	59.93
39	39.18	43.81	46.09	50.70	59.93
40	39.18	43.81	46.09	50.70	59.93
41	39.18	43.81	46.09	50.70	59.93
42	39.18	43.81	46.09	50.70	59.93
43	39.18	43.81	46.09	50.70	59.93
44	39.18	43.81	46.09	50.70	59.93
45	48.40	53.01	57.62	62.21	76.06
46	48.40	53.01	57.62	62.21	76.06
47	48.40	53.01	57.62	62.21	76.06
48	48.40	53.01	57.62	62.21	76.06
49	48.40	53.01	57.62	62.21	76.06
50	53.01	59.93	64.54	69.15	85.27
51	55.30	62.21	69.15	73.74	89.90
52	57.62	66.82	71.45	78.37	96.80
53	59.93	69.15	76.06	80.66	101.39
54	62.21	73.74	80.66	87.57	108.30
55	66.82	78.37	87.57	94.49	117.55
56	71.45	82.98	92.18	101.39	126.75
57	76.06	89.90	99.10	108.30	135.99
58	80.66	96.80	106.02	115.24	145.19
59	87.57	103.71	117.55	126.75	159.03
60	94.49	115.24	126.75	138.28	172.84
61	103.71	124.46	138.28	152.11	189.00
62	110.63	135.99	152.11	165.92	207.42
63	119.83	147.50	165.92	179.76	225.85
64	131.36	159.03	179.76	195.90	246.58
65	140.58	172.84	195.90	212.02	267.35
66	146.27	181.72	203.89	223.83	279.22
67	159.56	197.22	221.62	241.55	303.60
68	170.63	212.73	241.55	263.72	330.19
69	190.57	237.11	268.12	294.73	367.85
70	212.73	263.72	299.17	327.97	409.95
71	234.90	294.73	332.40	363.45	456.50
72	261.49	327.97	370.08	405.53	507.47
73	290.29	363.45	412.18	449.85	562.86
74	319.11	401.11	454.29	496.39	620.50
75	352.35	443.21	500.83	547.36	684.75
76	387.81	487.53	551.78	602.75	753.46
77	427.68	538.50	609.40	664.81	828.79
78	469.80	593.91	671.46	733.51	913.02
79	518.56	653.74	740.14	808.85	1,006.07
80	571.74	722.41	817.70	893.06	1,108.03
81	629.36	795.57	901.93	983.92	1,221.04
82	693.61	877.57	992.79	1,083.63	1,345.14
83	762.31	968.41	1,096.93	1,196.66	1,482.53
84	839.86	1,068.13	1,207.73	1,318.53	1,633.20
85	926.30	1,176.70	1,331.82	1,453.71	1,799.43
86	1,021.59	1,298.59	1,469.23	1,602.19	1,981.12
87	1,123.52	1,431.54	1,619.92	1,768.38	2,182.78
88	1,238.76	1,577.81	1,788.34	1,950.10	2,404.39
89	1,365.08	1,739.58	1,972.27	2,149.55	2,648.16
90	1,502.47	1,919.09	2,173.93	2,368.94	2,916.30
91	1,655.37	2,116.31	2,397.74	2,612.69	3,213.25
92	1,823.79	2,333.49	2,643.72	2,880.85	3,538.99
93	2,009.93	2,572.79	2,916.30	3,175.56	3,898.00
94	2,213.83	2,836.51	3,215.46	3,503.54	4,292.44
95	2,437.63	3,129.04	3,545.64	3,862.54	4,729.00
96	2,685.84	3,450.36	3,909.09	4,259.21	5,209.90
97	2,958.41	3,804.92	4,312.39	4,695.78	5,737.30
98	3,259.79	4,194.94	4,755.61	5,176.63	6,320.11
99	3,589.98	4,624.85	5,243.12	5,708.48	6,962.74

NURSING HOME INSURANCE ONLY PLAN

Compound Inflation Protection without Assumes 180 Day Elimination Period

Assumes 180 Day Elimination Period
Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited
18	58.51	72.70	81.54	90.43	120.55
19	58.51	72.70	81.54	90.43	120.55
20	58.51	72.70	81.54	90.43	120.55
21	58.51	72.70	81.54	90.43	120.55
22	58.51	72.70	81.54	90.43	120.55
23	58.51	72.70	81.54	90.43	120.55
24	58.51	72.70	81.54	90.43	120.55
25	58.51	72.70	81.54	90.43	120.55
26	58.51	72.70	81.54	90.43	120.55
27	58.51	72.70	81.54	90.43	120.55
28	58.51	72.70	81.54	90.43	120.55
29	58.51	72.70	81.54	90.43	120.55
30	58.51	72.70	81.54	90.43	120.55
31	58.51	72.70	81.54	90.43	120.55
32	58.51	72.70	81.54	90.43	120.55
33	58.51	72.70	81.54	90.43	120.55
34	58.51	72.70	81.54	90.43	120.55
35	58.51	72.70	81.54	90.43	120.55
36	58.51	72.70	81.54	90.43	120.55
37	58.51	72.70	81.54	90.43	120.55
38	58.51	72.70	81.54	90.43	120.55
39	58.51	72.70	81.54	90.43	120.55
40	58.51	72.70	81.54	90.43	120.55
41	58.51	72.70	81.54	90.43	120.55
42	58.51	72.70	81.54	90.43	120.55
43	58.51	72.70	81.54	90.43	120.55
44	58.51	72.70	81.54	90.43	120.55
45	70.91	86.87	99.27	109.91	145.36
46	70.91	86.87	99.27	109.91	145.36
47	70.91	86.87	99.27	109.91	145.36
48	70.91	86.87	99.27	109.91	145.36
49	70.91	86.87	99.27	109.91	145.36
50	76.23	95.74	109.91	120.55	161.33
51	79.79	101.07	115.24	127.64	168.44
52	83.34	106.38	120.55	132.97	177.28
53	88.65	111.71	127.64	140.07	186.16
54	92.18	117.00	134.74	148.92	196.80
55	97.52	124.13	141.83	156.00	207.42
56	102.82	129.43	148.92	164.89	218.06
57	108.15	136.52	157.80	175.52	230.46
58	113.46	145.36	166.64	184.37	242.90
59	122.33	154.25	179.06	198.56	260.62
60	131.19	166.64	191.46	212.73	278.35
61	140.07	177.28	205.65	226.93	297.83
62	148.92	191.46	219.82	242.90	317.35
63	159.56	203.89	235.79	260.62	340.39
64	170.20	216.29	249.98	276.55	361.65
65	180.83	230.46	265.93	294.28	382.93
66	191.46	246.43	283.66	313.80	407.74
67	203.89	260.62	301.39	333.29	432.58
68	216.29	278.35	320.89	354.56	460.94
69	237.57	306.71	352.81	391.81	507.03
70	262.38	338.61	390.02	432.58	558.45
71	288.99	372.29	429.02	475.11	613.39
72	317.35	409.54	473.36	523.00	673.68
73	349.25	450.30	519.45	574.39	739.27
74	377.62	487.53	561.99	620.50	796.20
75	407.74	526.54	606.30	670.12	858.04
76	439.66	569.09	654.17	723.30	925.42
77	475.11	615.19	707.37	781.83	998.12
78	514.12	663.04	764.31	841.87	1,074.33
79	554.90	718.01	824.37	911.22	1,159.43
80	599.22	774.74	891.74	983.92	-
81	647.09	836.77	962.65	1,061.94	-
82	698.49	904.14	1,040.66	1,147.03	-
83	755.22	976.84	1,123.98	1,239.22	-
84	815.51	1,056.61	1,212.61	1,338.49	-
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NURSING HOME INSURANCE ONLY PLAN

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase					
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited Ux
18	76.06	94.49	106.02	117.55	156.72
19	76.06	94.49	106.02	117.55	156.72
20	76.06	94.49	106.02	117.55	156.72
21	76.06	94.49	106.02	117.55	156.72
22	76.06	94.49	106.02	117.55	156.72
23	76.06	94.49	106.02	117.55	156.72
24	76.06	94.49	106.02	117.55	156.72
25	76.06	94.49	106.02	117.55	156.72
26	76.06	94.49	106.02	117.55	156.72
27	76.06	94.49	106.02	117.55	156.72
28	76.06	94.49	106.02	117.55	156.72
29	76.06	94.49	106.02	117.55	156.72
30	76.06	94.49	106.02	117.55	156.72
31	76.06	94.49	106.02	117.55	156.72
32	76.06	94.49	106.02	117.55	156.72
33	76.06	94.49	106.02	117.55	156.72
34	76.06	94.49	106.02	117.55	156.72
35	76.06	94.49	106.02	117.55	156.72
36	76.06	94.49	106.02	117.55	156.72
37	76.06	94.49	106.02	117.55	156.72
38	76.06	94.49	106.02	117.55	156.72
39	76.06	94.49	106.02	117.55	156.72
40	76.06	94.49	106.02	117.55	156.72
41	76.06	94.49	106.02	117.55	156.72
42	76.06	94.49	106.02	117.55	156.72
43	76.06	94.49	106.02	117.55	156.72
44	76.06	94.49	106.02	117.55	156.72
45	92.18	112.93	129.07	142.89	189.00
46	92.18	112.93	129.07	142.89	189.00
47	92.18	112.93	129.07	142.89	189.00
48	92.18	112.93	129.07	142.89	189.00
49	92.18	112.93	129.07	142.89	189.00
50	99.10	124.46	142.89	156.72	209.73
51	103.71	131.36	149.80	165.92	218.93
52	108.30	138.28	156.72	172.84	230.46
53	115.24	145.19	165.92	182.08	241.99
54	119.83	152.11	175.17	193.59	255.82
55	126.75	161.33	184.37	202.81	269.66
56	133.67	168.25	193.59	214.34	283.47
57	140.58	177.45	205.12	228.17	299.61
58	147.50	189.00	216.65	239.68	315.75
59	159.03	200.49	232.77	258.13	338.78
60	170.55	216.65	248.91	276.55	361.84
61	182.08	230.46	267.35	295.00	387.18
62	193.59	248.91	285.78	315.75	412.54
63	207.42	265.03	306.53	338.78	442.50
64	221.26	281.18	324.95	359.53	470.14
65	235.09	299.61	345.72	382.57	497.81
66	239.34	308.02	354.56	392.23	509.68
67	254.84	325.74	376.73	416.63	540.73
68	270.35	347.91	401.11	443.21	576.18
69	296.94	383.38	441.00	489.74	633.78
70	327.97	423.28	487.53	540.73	698.05
71	361.22	465.36	536.29	593.91	766.75
72	396.67	511.91	591.68	653.74	842.09
73	436.56	562.86	649.30	718.01	924.07
74	472.02	609.40	702.48	775.61	994.98
75	509.68	658.16	757.87	837.67	1,072.57
76	549.57	711.34	817.70	904.14	1,156.77
77	593.91	768.96	884.20	977.25	1,246.63
78	643.65	828.78	950.12	1,054.85	1,342.91
79	693.61	897.49	1,035.45	1,139.04	1,449.27
80	749.02	968.41	1,114.66	1,229.90	-
81	808.85	1,045.97	1,203.31	1,327.41	-
82	873.13	1,130.18	1,300.81	1,433.77	-
83	944.03	1,221.04	1,404.97	1,548.99	-
84	1,019.38	1,320.76	1,515.77	1,673.10	-

NURSING HOME INSURANCE ONLY PLAN

Simple Innovation Protection without ND Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 88.98 % increase

Standard Annual Premium Rates - \$10 Increments with 00.95 % Increase						
TLB Age	730x	1,095x	1,460x	1,825x	Unlimited	Unlimited
18	42.54	49.65	54.97	60.28	76.23	76.23
19	42.54	49.65	54.97	60.28	76.23	76.23
20	42.54	49.65	54.97	60.28	76.23	76.23
21	42.54	49.65	54.97	60.28	76.23	76.23
22	42.54	49.65	54.97	60.28	76.23	76.23
23	42.54	49.65	54.97	60.28	76.23	76.23
24	42.54	49.65	54.97	60.28	76.23	76.23
25	42.54	49.65	54.97	60.28	76.23	76.23
26	42.54	49.65	54.97	60.28	76.23	76.23
27	42.54	49.65	54.97	60.28	76.23	76.23
28	42.54	49.65	54.97	60.28	76.23	76.23
29	42.54	49.65	54.97	60.28	76.23	76.23
30	42.54	49.65	54.97	60.28	76.23	76.23
31	42.54	49.65	54.97	60.28	76.23	76.23
32	42.54	49.65	54.97	60.28	76.23	76.23
33	42.54	49.65	54.97	60.28	76.23	76.23
34	42.54	49.65	54.97	60.28	76.23	76.23
35	42.54	49.65	54.97	60.28	76.23	76.23
36	42.54	49.65	54.97	60.28	76.23	76.23
37	42.54	49.65	54.97	60.28	76.23	76.23
38	42.54	49.65	54.97	60.28	76.23	76.23
39	42.54	49.65	54.97	60.28	76.23	76.23
40	42.54	49.65	54.97	60.28	76.23	76.23
41	42.54	49.65	54.97	60.28	76.23	76.23
42	42.54	49.65	54.97	60.28	76.23	76.23
43	42.54	49.65	54.97	60.28	76.23	76.23
44	42.54	49.65	54.97	60.28	76.23	76.23
45	53.18	62.06	70.91	76.23	99.27	99.27
46	53.18	62.06	70.91	76.23	99.27	99.27
47	53.18	62.06	70.91	76.23	99.27	99.27
48	53.18	62.06	70.91	76.23	99.27	99.27
49	53.18	62.06	70.91	76.23	99.27	99.27
50	58.51	70.91	78.01	86.87	111.71	111.71
51	62.06	74.46	83.34	92.18	118.79	118.79
52	63.82	78.01	88.65	97.51	125.88	125.88
53	67.37	83.34	93.98	102.82	134.74	134.74
54	72.70	88.65	101.97	109.91	143.61	143.61
55	76.23	95.74	108.15	118.79	154.89	154.89
56	81.54	101.07	115.24	125.88	164.25	164.25
57	86.87	108.15	124.10	136.52	175.52	175.52
58	92.18	115.24	131.19	145.36	187.92	187.92
59	101.07	125.88	141.83	157.80	203.89	203.89
60	108.15	134.74	154.25	170.20	219.82	219.82
61	117.00	147.16	166.64	184.37	237.57	237.57
62	125.88	157.80	180.83	198.56	257.07	257.07
63	134.74	170.20	195.01	214.53	276.55	276.55
64	145.36	184.37	209.20	232.26	297.83	297.83
65	156.00	198.56	226.93	249.98	320.89	320.89
66	168.44	212.73	242.90	267.71	345.72	345.72
67	179.06	228.70	262.38	288.99	372.29	372.29
68	193.25	246.43	281.88	312.02	398.90	398.90
69	214.53	273.02	313.80	345.72	443.21	443.21
70	237.57	303.16	347.48	384.71	491.08	491.08
71	264.16	336.84	386.48	425.47	544.26	544.26
72	292.52	374.09	427.26	471.56	602.75	602.75
73	322.65	413.07	473.36	523.00	666.59	666.59
74	351.01	450.30	515.90	567.30	723.30	723.30
75	381.17	489.31	560.21	616.94	785.36	785.36
76	414.85	531.85	609.86	671.92	852.73	852.73
77	450.30	577.94	663.04	730.41	925.42	925.42
78	489.31	629.36	719.77	794.37	1,000.34	1,000.34
79	531.85	684.32	783.59	863.37	1,093.40	1,093.40
80	577.94	742.82	850.96	937.83	-	-
81	627.58	808.40	925.42	1,019.38	-	-
82	682.54	879.32	1,006.96	1,108.03	-	-
83	742.82	955.56	1,095.61	1,205.52	-	-
84	806.64	1,038.88	1,191.33	1,310.12	-	-
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NURSING HOME INSURANCE ONLY PLAN

Simple Inflation Protection with Nonzero Assumes 180 Day Elimination Period

TI B	730y	1 095y	1 460y	1 825y	1 190y
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METROPOLITAN LIFE INSURANCE COMPANY

Policy Forms: 1-LTC97 and 2-LTC97

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 Comprehensive policy with 5% automatic compound inflation, 100% home care coverage, a 4 year lifetime benefit, a \$10 daily benefit, a 20 day elimination period. His/her original premium was determined as follows:

Previously Filed	Base Plan Premium	\$	121.00
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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	\$	121.00
New	Inflation Decrease Factor *		0.869107
	Final Premium	\$	105.16

* Because the individual is reducing inflation from 5.0% to 4.0% (a decrease of 1.0%), the inflation decrease factor = $(0.986069)^{10} = 0.869107$.
The table factor (which reflects a 0.1% decrease) is applied 10 times to represent a 1.0% decrease.

With 16% rate increase coincident with inflation decrease:

Filed w/ 16% incr.	Base Plan Premium	\$	140.36
New	Inflation Decrease Factor *		0.869107
	Final Premium	\$	121.99
	Actual Billed Premium **	\$	121.00

** Simplified to charge premium before rate increase.

METROPOLITAN LIFE INSURANCE COMPANY

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Rating Factors for Decreases in Compound Inflation Percentage (below 5.0% level)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
19	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
20	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
21	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
22	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
23	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
24	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
25	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
26	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
27	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
28	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
29	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
30	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
31	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
32	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
33	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
34	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
35	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
36	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
37	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
38	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
39	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
40	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
41	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
42	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
43	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
44	0.985489	0.985460	0.985394	0.984294	0.984228	0.984082	0.983563	0.983688	0.983512	0.983198	0.983017	0.983099	0.981654	0.981741	0.981624
45	0.985918	0.985907	0.985885	0.984911	0.984872	0.985037	0.984538	0.984451	0.984567	0.984017	0.983913	0.983971	0.982887	0.982806	0.982782
46	0.985918	0.985907	0.985885	0.984911	0.984872	0.985037	0.984538	0.984451	0.984567	0.984017	0.983913	0.983971	0.982887	0.982806	0.982782
47	0.985918	0.985907	0.985885	0.984911	0.984872	0.985037	0.984538	0.984451	0.984567	0.984017	0.983913	0.983971	0.982887	0.982806	0.982782
48	0.985918	0.985907	0.985885	0.984911	0.984872	0.985037	0.984538	0.984451	0.984567	0.984017	0.983913	0.983971	0.982887	0.982806	0.982782
49	0.985918	0.985907	0.985885	0.984911	0.984872	0.985037	0.984538	0.984451	0.984567	0.984017	0.983913	0.983971	0.982887	0.982806	0.982782
50	0.986232	0.986232	0.986232	0.985293	0.985247	0.985166	0.984933	0.984840	0.984978	0.984432	0.984554	0.984398	0.983381	0.983496	0.983464
51	0.986232	0.986232	0.986232	0.985557	0.985525	0.985469	0.985013	0.985142	0.985067	0.984716	0.984623	0.984725	0.983679	0.983663	0.983756
52	0.986495	0.986503	0.986518	0.985586	0.985557	0.985746	0.985249	0.985210	0.985337	0.984971	0.984899	0.985013	0.983943	0.983947	0.984058
53	0.986733	0.986747	0.986509	0.985826	0.985799	0.985768	0.985489	0.985444	0.985394	0.985222	0.985147	0.985249	0.984306	0.984328	0.984298
54	0.986933	0.986968	0.987006	0.986232	0.986232	0.986232	0.985885	0.985864	0.985834	0.985441	0.985553	0.985502	0.984675	0.984697	0.984700
55	0.987111	0.987150	0.987219	0.986413	0.986423	0.986440	0.986069	0.986061	0.986232	0.985782	0.985911	0.985889	0.985106	0.985037	0.985052
56	0.987480	0.987313	0.987387	0.986740	0.986768	0.986810	0.986544	0.986396	0.986410	0.986232	0.986232	0.986232	0.985489	0.985446	0.985499
57	0.987608	0.987665	0.987760	0.987032	0.987087	0.987150	0.986812	0.986850	0.986733	0.986497	0.986512	0.986538	0.985834	0.985808	0.985889
58	0.987919	0.987985	0.987878	0.987292	0.987343	0.987441	0.987189	0.987099	0.987180	0.986853	0.986894	0.986951	0.986232	0.986232	0.986232
59	0.987983	0.988079	0.987985	0.987506	0.987430	0.987527	0.987259	0.987176	0.987260	0.987054	0.986968	0.987038	0.986407	0.986326	0.986332
60	0.988036	0.988130	0.988079	0.987556	0.987488	0.987584	0.987320	0.987376	0.987330	0.987111	0.987162	0.987104	0.986479	0.986495	0.986518
61	0.988085	0.988175	0.988130	0.987601	0.987676	0.987653	0.987476	0.987415	0.987391	0.987256	0.987201	0.987281	0.986616	0.986640	0.986674
62	0.988130	0.988218	0.988175	0.987764	0.987714	0.987696	0.987506	0.987580	0.987554	0.987284	0.987351	0.987324	0.986735	0.986767	0.986728
63	0.988142	0.988222	0.988218	0.987778	0.987731	0.987843	0.987622	0.987588	0.987580	0.987402	0.987373	0.987454	0.986841	0.986879	0.986850
64	0.988560	0.988511	0.988492	0.988182	0.988175	0.988190	0.987998	0.987985	0.988025	0.987834	0.987828	0.987851	0.987302	0.987299	0.987313
65	0.988870	0.988870	0.988907	0.988537	0.988546	0.988495	0.988406	0.988410	0.988374	0.988198	0.988208	0.988182	0.987704	0.987722	0.987704
66	0.989295	0.989279	0.989201	0.988942	0.988972	0.988951	0.988739	0.988778	0.988772	0.988577	0.988623	0.988629	0.988104	0.988082	0.988102
67	0.989603	0.989633	0.989622	0.989343	0.989320	0.989323	0.989173	0.989167	0.989121	0.988961	0.989023	0.988993	0.988540	0.988495	0.988547
68	0.989981	0.990024	0.990035	0.989691	0.989685	0.989642	0.989551	0.989565	0.989546	0.989417	0.989370	0.989366	0.988961	0.988951	0.988928
69	0.990191	0.990235	0.990190	0.989939	0.989942	0.989891	0.989744	0.989763	0.989810	0.989628	0.989598	0.989650	0.989179	0.989181	0.989203
70	0.990467	0.990462	0.990433	0.990154	0.990191	0.990164	0.990018	0.990029	0.990018	0.989853	0.989874	0.989895	0.989431	0.989455	0.989463
71	0.990660	0.990660	0.990677	0.990407	0.990449	0.990396	0.990275	0.990273	0.990261	0.990149	0.990129	0.990128	0.989736	0.989706	0.989712
72	0.990940	0.990980	0.990968	0.990655	0.990666	0.990656	0.990555	0.990530	0.990522	0.990410	0.990419	0.990374	0.990002	0.989998	0.989985
73	0.991174	0.991218	0.991179	0.990945	0.990935	0.990931	0.990812	0.990821	0.990803	0.990651	0.990645	0.990652	0.990284	0.990282	0.990267
74	0.991560	0.991548	0.991562	0.991302	0.991306	0.991272	0.991132	0.991170	0.991145	0.990995	0.991001	0.991008	0.990639	0.9906	

METROPOLITAN LIFE INSURANCE COMPANY

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Rating Factors for Decreases in Simple Inflation Percentage (below 5.0% level)

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
19	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
20	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
21	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
22	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
23	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
24	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
25	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
26	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
27	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
28	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
29	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
30	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
31	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
32	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
33	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
34	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
35	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
36	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
37	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
38	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
39	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
40	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
41	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
42	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
43	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
44	0.991422	0.991661	0.991639	0.990817	0.991001	0.990932	0.990486	0.990390	0.990280	0.990199	0.990093	0.989972	0.989004	0.989235	0.989186
45	0.991294	0.991486	0.991455	0.990852	0.990645	0.990722	0.990455	0.990378	0.990426	0.990120	0.990336	0.990050	0.989400	0.989446	0.989418
46	0.991294	0.991486	0.991455	0.990852	0.990645	0.990722	0.990455	0.990378	0.990426	0.990120	0.990336	0.990050	0.989400	0.989446	0.989418
47	0.991294	0.991486	0.991455	0.990852	0.990645	0.990722	0.990455	0.990378	0.990426	0.990120	0.990336	0.990050	0.989400	0.989446	0.989418
48	0.991294	0.991486	0.991455	0.990852	0.990645	0.990722	0.990455	0.990378	0.990426	0.990120	0.990336	0.990050	0.989400	0.989446	0.989418
49	0.991294	0.991486	0.991455	0.990852	0.990645	0.990722	0.990455	0.990378	0.990426	0.990120	0.990336	0.990050	0.989400	0.989446	0.989418
50	0.991365	0.991330	0.991294	0.990826	0.990772	0.990852	0.990476	0.990524	0.990578	0.990176	0.990371	0.990226	0.989577	0.989628	0.989467
51	0.991560	0.991365	0.991330	0.990876	0.990826	0.990908	0.990434	0.990476	0.990524	0.990399	0.990434	0.990199	0.989533	0.989577	0.989693
52	0.991240	0.991394	0.991365	0.990920	0.990876	0.990957	0.990494	0.990697	0.990586	0.990366	0.990399	0.990434	0.989664	0.989713	0.989640
53	0.991274	0.991422	0.991202	0.990852	0.990920	0.990703	0.990691	0.990494	0.990537	0.990470	0.990366	0.990494	0.989781	0.989664	0.989835
54	0.991468	0.991446	0.991422	0.991036	0.991001	0.990920	0.990777	0.990833	0.990744	0.990562	0.990470	0.990598	0.989936	0.989889	0.989894
55	0.991639	0.991624	0.991446	0.991100	0.991175	0.991113	0.990852	0.990908	0.990932	0.990645	0.990562	0.990687	0.990070	0.990035	0.990109
56	0.991522	0.991505	0.991624	0.991154	0.991229	0.991175	0.990915	0.990972	0.991001	0.990822	0.990756	0.990765	0.990188	0.990301	0.990241
57	0.991670	0.991661	0.991785	0.991202	0.991373	0.991330	0.991079	0.991032	0.991062	0.990977	0.990925	0.990835	0.990366	0.990402	0.990355
58	0.991804	0.991798	0.991661	0.991435	0.991313	0.991373	0.991221	0.991182	0.991313	0.991047	0.991072	0.991001	0.990645	0.990569	0.990537
59	0.991589	0.991689	0.991798	0.991380	0.991350	0.991405	0.991185	0.991145	0.991263	0.991021	0.991133	0.991145	0.990622	0.990598	0.990617
60	0.991610	0.991704	0.991689	0.991330	0.991300	0.991350	0.991152	0.991274	0.991221	0.991079	0.991107	0.991047	0.990604	0.990578	0.990645
61	0.991630	0.991514	0.991704	0.991289	0.991258	0.991380	0.991202	0.991171	0.991185	0.991073	0.991097	0.991107	0.990645	0.990665	0.990622
62	0.991464	0.991540	0.991514	0.991252	0.991374	0.991330	0.991113	0.991140	0.991235	0.991068	0.991019	0.991020	0.990590	0.990608	0.990604
63	0.991410	0.991474	0.991540	0.991294	0.991266	0.991219	0.991108	0.991129	0.991140	0.991065	0.991017	0.991019	0.990627	0.990645	0.990645
64	0.991679	0.991755	0.991745	0.991471	0.991514	0.991486	0.991394	0.991310	0.991391	0.991284	0.991252	0.991202	0.990845	0.990825	0.990875
65	0.991923	0.991923	0.991839	0.991622	0.991670	0.991720	0.991596	0.991523	0.991616	0.991431	0.991508	0.991422	0.991107	0.991100	0.991119
66	0.992064	0.991996	0.992077	0.991869	0.991923	0.991860	0.991821	0.991818	0.991811	0.991694	0.991635	0.991665	0.991301	0.991306	0.991298
67	0.992315	0.992194	0.992213	0.992081	0.992089	0.992158	0.991971	0.992023	0.991977	0.991882	0.991923	0.991923	0.991540	0.991585	0.991598
68	0.992411	0.992429	0.992460	0.992264	0.992279	0.992303	0.992186	0.992246	0.992218	0.992084	0.992090	0.992100	0.991773	0.991798	0.991791
69	0.992465	0.992483	0.992580	0.992397	0.992418	0.992357	0.992310	0.992286	0.992270	0.992205	0.992214	0.992157	0.991896	0.991867	0.991863
70	0.992596	0.992573	0.992553	0.992499	0.992483	0.992432	0.992369	0.992354	0.992344	0.992264	0.992282	0.992272	0.991994	0.991949	0.991976
71	0.992652	0.992722	0.992673	0.992573	0.992562	0.992562	0.992444	0.992465	0.992466	0.992365	0.992385	0.992354	0.992071	0.992054	0.992085
72	0.992802	0.992753	0.992756	0.992651	0.992679	0.992656	0.992548	0.992602	0.992556	0.992489	0.992486	0.992467	0.992167	0.992176	0.992194
73	0.992843	0.992870	0.992847	0.992788	0.992794	0.992789	0.992699	0.992679	0.992673	0.992603	0.992585	0.992578	0.992288	0.992306	0.992309
74	0.993124	0.993091	0.993123	0.992970	0.992982	0.992988	0.992931	0.992897	0.992885	0.992815	0.992806	0.992794	0.992537	0.9925	

METROPOLITAN LIFE INSURANCE COMPANY

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Rating Factors for Decreases in Compound Inflation Percentage (below 5.0% level)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	0.986822	0.984735	0.983480	0.983325	0.980955
19	0.986822	0.984735	0.983480	0.983325	0.980955
20	0.986822	0.984735	0.983480	0.983325	0.980955
21	0.986822	0.984735	0.983480	0.983325	0.980955
22	0.986822	0.984735	0.983480	0.983325	0.980955
23	0.986822	0.984735	0.983480	0.983325	0.980955
24	0.986822	0.984735	0.983480	0.983325	0.980955
25	0.986822	0.984735	0.983480	0.983325	0.980955
26	0.986822	0.984735	0.983480	0.983325	0.980955
27	0.986822	0.984735	0.983480	0.983325	0.980955
28	0.986822	0.984735	0.983480	0.983325	0.980955
29	0.986822	0.984735	0.983480	0.983325	0.980955
30	0.986822	0.984735	0.983480	0.983325	0.980955
31	0.986822	0.984735	0.983480	0.983325	0.980955
32	0.986822	0.984735	0.983480	0.983325	0.980955
33	0.986822	0.984735	0.983480	0.983325	0.980955
34	0.986822	0.984735	0.983480	0.983325	0.980955
35	0.986822	0.984735	0.983480	0.983325	0.980955
36	0.986822	0.984735	0.983480	0.983325	0.980955
37	0.986822	0.984735	0.983480	0.983325	0.980955
38	0.986822	0.984735	0.983480	0.983325	0.980955
39	0.986822	0.984735	0.983480	0.983325	0.980955
40	0.986822	0.984735	0.983480	0.983325	0.980955
41	0.986822	0.984735	0.983480	0.983325	0.980955
42	0.986822	0.984735	0.983480	0.983325	0.980955
43	0.986822	0.984735	0.983480	0.983325	0.980955
44	0.986822	0.984735	0.983480	0.983325	0.980955
45	0.987196	0.984987	0.984000	0.983512	0.981960
46	0.987196	0.984987	0.984000	0.983512	0.981960
47	0.987196	0.984987	0.984000	0.983512	0.981960
48	0.987196	0.984987	0.984000	0.983512	0.981960
49	0.987196	0.984987	0.984000	0.983512	0.981960
50	0.987565	0.985489	0.984228	0.983767	0.982162
51	0.987506	0.985166	0.984654	0.983913	0.982353
52	0.987454	0.985565	0.984412	0.984301	0.982800
53	0.987006	0.985271	0.984516	0.983851	0.982756
54	0.986976	0.985627	0.984611	0.984261	0.982960
55	0.987281	0.985662	0.985222	0.984840	0.983530
56	0.987548	0.985959	0.985271	0.985142	0.984031
57	0.987789	0.986486	0.985557	0.985210	0.984324
58	0.988002	0.986708	0.985808	0.985460	0.984584
59	0.988142	0.986902	0.986427	0.985877	0.984987
60	0.988259	0.987454	0.986595	0.986232	0.985332
61	0.988807	0.987750	0.986902	0.986841	0.985758
62	0.988870	0.987983	0.987465	0.987216	0.986344
63	0.989088	0.988348	0.987802	0.987404	0.986640
64	0.989628	0.988666	0.988229	0.987929	0.987178
65	0.989771	0.989060	0.988705	0.988264	0.987643
66	0.990199	0.989499	0.988993	0.988841	0.988036
67	0.990677	0.990015	0.989446	0.989157	0.988522
68	0.990838	0.990211	0.989908	0.989669	0.988927
69	0.991171	0.990438	0.990099	0.989895	0.989179
70	0.991380	0.990583	0.990280	0.990050	0.989414
71	0.991430	0.990908	0.990480	0.990226	0.989681
72	0.991701	0.991135	0.990660	0.990496	0.989922
73	0.991874	0.991289	0.990952	0.990694	0.990134
74	0.992201	0.991670	0.991320	0.991113	0.990600
75	0.992643	0.992123	0.991747	0.991524	0.991066
76	0.993052	0.992472	0.992164	0.991923	0.991463
77	0.993457	0.992903	0.992584	0.992325	0.991854
78	0.993754	0.993356	0.992977	0.992759	0.992313
79	0.994199	0.993681	0.993405	0.993177	0.992727
80	0.994613	0.994157	0.993822	0.993620	
81	0.994996	0.994541	0.994251	0.994027	
82	0.995407	0.994952	0.994608	0.994417	
83	0.995735	0.995374	0.995063	0.994851	
84	0.996134	0.995763	0.995467	0.995248	

METROPOLITAN LIFE INSURANCE COMPANY

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Rating Factors for Decreases in Simple Inflation Percentage (below 5.0% level)

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	0.993127	0.992274	0.991274	0.991330	0.989988
19	0.993127	0.992274	0.991274	0.991330	0.989988
20	0.993127	0.992274	0.991274	0.991330	0.989988
21	0.993127	0.992274	0.991274	0.991330	0.989988
22	0.993127	0.992274	0.991274	0.991330	0.989988
23	0.993127	0.992274	0.991274	0.991330	0.989988
24	0.993127	0.992274	0.991274	0.991330	0.989988
25	0.993127	0.992274	0.991274	0.991330	0.989988
26	0.993127	0.992274	0.991274	0.991330	0.989988
27	0.993127	0.992274	0.991274	0.991330	0.989988
28	0.993127	0.992274	0.991274	0.991330	0.989988
29	0.993127	0.992274	0.991274	0.991330	0.989988
30	0.993127	0.992274	0.991274	0.991330	0.989988
31	0.993127	0.992274	0.991274	0.991330	0.989988
32	0.993127	0.992274	0.991274	0.991330	0.989988
33	0.993127	0.992274	0.991274	0.991330	0.989988
34	0.993127	0.992274	0.991274	0.991330	0.989988
35	0.993127	0.992274	0.991274	0.991330	0.989988
36	0.993127	0.992274	0.991274	0.991330	0.989988
37	0.993127	0.992274	0.991274	0.991330	0.989988
38	0.993127	0.992274	0.991274	0.991330	0.989988
39	0.993127	0.992274	0.991274	0.991330	0.989988
40	0.993127	0.992274	0.991274	0.991330	0.989988
41	0.993127	0.992274	0.991274	0.991330	0.989988
42	0.993127	0.992274	0.991274	0.991330	0.989988
43	0.993127	0.992274	0.991274	0.991330	0.989988
44	0.993127	0.992274	0.991274	0.991330	0.989988
45	0.992892	0.991639	0.990645	0.990736	0.989478
46	0.992892	0.991639	0.990645	0.990736	0.989478
47	0.992892	0.991639	0.990645	0.990736	0.989478
48	0.992892	0.991639	0.990645	0.990736	0.989478
49	0.992892	0.991639	0.990645	0.990736	0.989478
50	0.992806	0.991422	0.991001	0.990235	0.989414
51	0.992483	0.991202	0.991062	0.990336	0.989235
52	0.992733	0.991696	0.990486	0.990426	0.989554
53	0.992440	0.991062	0.990569	0.989950	0.989129
54	0.991679	0.991113	0.990294	0.990257	0.989173
55	0.992154	0.990790	0.990578	0.990226	0.989375
56	0.992137	0.990852	0.990336	0.990476	0.989550
57	0.992124	0.991094	0.990301	0.990176	0.989701
58	0.992115	0.991304	0.990537	0.990154	0.989648
59	0.991923	0.990920	0.991036	0.990421	0.989835
60	0.992087	0.991661	0.990872	0.990645	0.989994
61	0.992369	0.991439	0.991062	0.990946	0.990226
62	0.992201	0.991811	0.991330	0.991202	0.990508
63	0.992440	0.991923	0.991560	0.991258	0.990744
64	0.992753	0.991827	0.991755	0.991387	0.991017
65	0.992697	0.992013	0.991846	0.991498	0.991142
66	0.992741	0.992413	0.992068	0.991989	0.991304
67	0.993255	0.992604	0.992189	0.991987	0.991494
68	0.993075	0.992624	0.992477	0.992204	0.991791
69	0.993193	0.992744	0.992421	0.992377	0.991846
70	0.993352	0.992775	0.992573	0.992376	0.991958
71	0.993214	0.992892	0.992552	0.992413	0.992053
72	0.993318	0.992932	0.992691	0.992548	0.992127
73	0.993447	0.993000	0.992795	0.992552	0.992187
74	0.993651	0.993246	0.993018	0.992892	0.992499
75	0.993984	0.993579	0.993319	0.993168	0.992821
76	0.994207	0.993816	0.993556	0.993387	0.993086
77	0.994521	0.994140	0.993870	0.993675	0.993354
78	0.994737	0.994391	0.994165	0.993965	0.993668
79	0.995042	0.994639	0.994413	0.994250	0.993947
80	0.995332	0.994993	0.994754	0.994575	
81	0.995602	0.995227	0.995037	0.994843	
82	0.995867	0.995508	0.995263	0.995104	
83	0.996063	0.995815	0.995571	0.995400	
84	0.996350	0.996100	0.995820	0.995674	

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	Please see the attached Certification of Compliance
Attachment(s):	Certification of Compliance.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2019

Satisfied - Item:	Product Checklist
Comments:	please see the attached signed checklist
Attachment(s):	VA ILTC chk1st.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2019

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see the attached Actuarial Memorandum
Attachment(s):	2018_LTC97_ActMemo_Loss Ratio - Virginia (FINAL).pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see the attached Long Term Care Insurance Rate Request Summary
Attachment(s):	VA_Part 1LTC Rate Request Summary - LTC97.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Bypassed - Item:	L&H Readability - Health
Bypass Reason:	N/A for this filing
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	03/28/2019

Satisfied - Item:	Filing Letter
Comments:	Attached is the Filing Letter and Landing Spot descriptions
Attachment(s):	LTC97_VIP1_Filing Letter_Landing Spots_Rate Action 2019.pdf LSE description - LTC97.pdf
Item Status:	Received & Acknowledged

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:	2019 Rate Increase Filings/CT19-216 LTC97		

Status Date:	12/05/2019
Satisfied - Item:	call center scripting
Comments:	please see the attached call center scripting
Attachment(s):	Obj 5 - Call Center Scripting _IB.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019
Satisfied - Item:	Updated Policyholder Letters
Comments:	Attached are the Updated Policyholder Letters
Attachment(s):	VA PH ltr_W_WO LS_W_WO Phase.pdf VA PH ltr_W_WO LS_Phase 2.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019
Satisfied - Item:	Statement of Variability
Comments:	Attached are the updated Statement of Variability
Attachment(s):	EOV_VA PH ltr_W_WO LS_W_WO Phase.pdf EOV_VA PH ltr_W_WO LS_Phase 2.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019
Satisfied - Item:	Explanation of Variable for the Coverage Change Form
Comments:	Attached is the Statement of Variability for the Coverage Change Form
Attachment(s):	EOV_VA_LTC97_VIP_Cov Chg Form.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019
Satisfied - Item:	Policy Forms
Comments:	Pleas see the attached Policy Forms
Attachment(s):	1LTC-97-VA.pdf 2LTC-97-VA.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019
Satisfied - Item:	PolicyHolder letter John Doe Versions
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:	2019 Rate Increase Filings/CT19-216 LTC97		

Attachment(s):	VA PH ltr W_WO LS_Phase 2 - John Doe.pdf VA PH ltr_W_WO LS_W_WO Phase- John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	Response Letter 2019-05-02
Comments:	Attached is the Response Letter 2019-05-02
Attachment(s):	VA LTC97 Response to Objection Dated 2019-4-29.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	Response Letter 2019-05-13
Comments:	Please see the attached Response Letter 2019-05-13
Attachment(s):	VA LTC97 Response to Objection Dated 2019-5-13.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	ALR Response
Comments:	Please see the attached response to ALR.
Attachment(s):	VA Response to ALR.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019

Satisfied - Item:	Attachment-ALR
Comments:	Please see the following attachment to supplement our response.
Attachment(s):	Attachments_10082019.pdf
Item Status:	Received & Acknowledged
Status Date:	12/05/2019



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.
<i>Policy Provisions</i>		
<i>General</i>		
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: **3/12/19** Phone No: (**860**) **656-3809** FAX No: (**860**) **656-3815**

E-Mail Address: **gjisonna@metlife.com**

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com



Mark D. Newton, FSA, MAAA

March 11, 2019

Virginia Department of Insurance

Re: 1LTC-97-VA, 2LTC-97-VA
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 previous 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, the Addendum Automatic Inflation Choices “Landing Spots” focusing on premium rates for various levels of inflation protection for use as Landing Spots consequent to rate action, and Supplemental Attachments on specific aspects of the Virginia Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Nationwide experience• Without/with proposed rate increase of 88.98%• Weighted average statutory rate 4.50% LLR without rate increase – 126.0% LLR with rate increase – 108.9%
Exhibit II-A	Demonstration of meeting standards under 14 VAC5-200-150
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Virginia experience• Without/with proposed rate increase of 88.98%• Weighted average statutory rate 4.50% LLR without rate increase – 136.3% LLR with rate increase – 115.6%
Exhibit II-B	Demonstration of meeting standards under 14 VAC5-200-150

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year); Loss Ratio Projection which Reflects Original Pricing Assumptions Using Actual Distribution of Policies (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration); Loss Ratio Projection which Reflects Original Pricing Assumptions Using Actual Distribution of Policies (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – State Rate Action Summary Attachment 6 – Incurred Loss Ratio Including the Change in Active Life Reserves Attachment 7-A – <i>Nationwide</i> Lifetime Loss Ratio at Initial Rates Since Inception Attachment 7-B – <i>Virginia</i> Lifetime Loss Ratio at Initial Rates Since Inception Attachment 8-A – <i>Nationwide</i> Lifetime Loss Ratio at Proposed Rates Since Inception Attachment 8-B – <i>Virginia</i> Lifetime Loss Ratio at Proposed Rates Since Inception Attachment 9-A – <i>Nationwide</i> Lifetime Loss Ratio at Current and Proposed Rate Level using pricing interest rate of 6.0% Attachment 9-B – <i>Virginia</i> Lifetime Loss Ratio at Current and Proposed Rate Level using pricing interest rate of 6.0%
Supplement to Actuarial Memorandum	Specific references to Virginia Administrative Code
Addendum – Actuarial Memorandum	Memorandum on Premium Rates for use as “Landing Spots” with Rate Increases

Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, 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.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Virginia as well as the application of rate stability standards even at the full requested rate action. In addition, though Virginia-only experience is not necessarily credible, the Virginia LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. 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.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- 1LTC-97-VA
- 2LTC-97-VA

These forms were developed as part of a nationwide series and were issued in Virginia from August 1998 to November 2003, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2003.

Policy forms 1LTC-97-VA and 2LTC-97-VA (subsequently referred to as 1LTC-97 and 2LTC-97 respectively) are existing individual tax-qualified policy forms and were previously approved in 1998, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form 1LTC-97 provides comprehensive coverage. Policy form 2LTC-97 provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility.

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

1LTC-97 and 2LTC-97 are 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.

1LTC-97 also includes a home/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home/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.

For both policy forms, the daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for initial care advisory service and transition expenses are also provided. In addition, 1LTC-97 provides benefits for respite care, caregiver training, chore/transportation services, and alternate services.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

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, respite care, caregiver training, or initial care advisory services; 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 chose one of three inflation options: Automatic Simple Inflation Protection, Automatic Compound Inflation Protection, or Optional Inflation Protection. The insured could also elect nonforfeiture coverage at issue. For married couples that each had a primary policy, a Survivorship/Joint Waiver of Premium Rider was also available that provides for premiums to be waived when premiums are being waived on the spouse's policy and for a policy to become paid up when the spouse's policy is terminated due to death or exhaustion of the total lifetime benefit.

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.

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 30, 2017.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

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	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% 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 inforce 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.

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, and the selection of any other options or riders.

9. Issue Age Range

The issue ages are from 20 to 85 except for the unlimited benefit period option which was only issued to age 81.

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, 2017 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, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide and Virginia experience for policy form series 1LTC-97 and 2LTC-97 are shown in Exhibit I-A and I-B, respectively.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

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 4.50%. Incurred but not reported reserve balances as of December 31, 2017 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, 2017 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 4.50%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 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-A and I-B 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 4.50%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance experience.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	18.00%	6/20/2010	12/1/2010

The prior premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

17. Requested Rate Increase

The company is requesting an increase of 88.98% for the policy forms listed above. Corresponding rate tables reflecting the 88.98% increase are included with this filing.

The rate tables reflect the prior authorized increase 18.00%, but do not reflect any issue age and/or new business caps associated with that 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 home care were derived from the 1985 National Nursing Home Survey (TSA, 88-90 Reports). The incidence rates and lengths of stay vary by age and sex. The effects of selection at issue were assumed to reduce nursing home admission rates for the first seven policy durations.

Home Care prevalence rates were derived from the 1982-1984 National Long-Term Care Surveys. These prevalence rates vary by age and sex. The effects of selection were assumed to reduce home care prevalence rates for the first nine policy durations.

The original pricing expected claim costs for nursing home, 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 as shown in the following table:

Duration	Lapse Rate
1	10.0%
2	9.0%
3	8.0%
4	7.5%
5	7.0%
6	6.5%
7	6.0%
8	5.5%
9	5.0%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

10+	4.5%
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- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These mortality rates vary by age and sex. The effects of selection at issue were assumed to reduce mortality rates for the first six durations.

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.

A similar analysis was done for the prior premium rate increase. 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 inforce and claim data used in developing the projections in Exhibit I 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 these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio requirement.

20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Virginia, before and after the current requested increases are:

Before increase:	\$1,719
After current requested increase:	\$3,249

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

22. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	4%
45-49	8%
50-54	19%
55-59	24%
60-64	22%
65-69	14%
70-74	6%
75+	2%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	5%
3 Year	16%
4 Year	13%
5 Year	20%
6 Year	0%
7 Year	0%
Lifetime	45%
Total	100%

By Inflation Option

Inflation Type	%
Compound 3%	0%
Compound 5%	38%
Simple 5%	32%
FPO	30%
None	0%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

By Home Care Percentage

Home Care Percentage	%
None (FC Only)	6%
50%	0%
60%	11%
75%	0%
80%	12%
100%	72%
Total	100%

By Gender

Gender	%
Female	63%
Male	37%
Total	100%

23. Number of Policyholders

As of September 30, 2018, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Number of Insured	2018 Annualized Premium
Virginia	817	\$1,403,671

24. 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 Virginia. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits based on the lifetime loss ratio exceeding the minimum requirement.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

March 12, 2019

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

March 12, 2019

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 14VAC5-200-150

All remaining premium-paying inforce policies on these forms were issued before October 1, 2003. We are demonstrating compliance with the 60% loss ratio requirement (see Exhibit I-A and I-B) and with the new standard for Pre-Rate Stability policies under this section that became effective on September 1, 2015 (see Exhibit II-A and II-B).

3. Compliance with 14VAC5-130-70

We believe all information required has been provided in this filing. Attachment 6 provides the incurred loss ratios including active life reserves where available.

4. Nationwide and Virginia Specific Experience/Projections

Attachment 9-A and 9-B provide *Nationwide* and *Virginia* specific experience and projections respectively. As required by 14VAC5-200-153-C4, these attachments use an interest rate consistent with that assumed in the determination of premiums (i.e., 6.0%).

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, 2017.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

March 12, 2019

to vary by policy duration only. Certain forms deemed to have similar characteristics 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	4.5%	5.00%
2	6.2%	4.50%
3	4.5%	4.00%
4	3.4%	3.50%
5	3.0%	2.50%
6	2.2%	2.00%
7	1.8%	1.80%
8	1.5%	1.50%
9	1.3%	1.30%
10	1.1%	1.10%
11+	0.9%	0.9%

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%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

March 12, 2019

8	85%
9	90%
10	95%
11+	100%

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. The raw rates were smoothed across ages within each segment by fitting curve that best fit the experience data on an aggregate basis using Actual-to-Expected as the measure.

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 across claim

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

March 12, 2019

durations within each segment by fitting a curve that best fit the experience data on an aggregate basis using Actual-to-Expected as the measure.

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 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.

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 61%.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

March 12, 2019

Credibility of Results

With over 9.9 million life years of exposure and 57,000 claims, 127,000 deaths and 300,000 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.

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

There have been no prior rate increases on these forms. Attachment 1 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 61%. The current projected loss ratio is 126% before the current requested rate increase.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

March 12, 2019

9. Restated Loss Ratio with Rate Increase Applied Historically

Attachments 8-A and 8-B 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 by 14VAC5-200-153-C4, Attachments 8-A and 8-B use an interest rate consistent with that assumed in the determination of premiums (i.e. 6.0%).

10. Original Interest Rate

The original pricing interest rate was 6.0%. Attachment 9-A and 9-B provide nationwide and Virginia specific experience and projections using 6.0% as the discount rate. Exhibit I-A and I-B provide nationwide and Virginia specific experience and projections using 4.50%, the weighted average maximum valuation interest rate for contract reserves, 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-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

		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				Premium Persistence	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			
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%								4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%								4.50%	2.2576
	2000	11,396,617	799,919	7.0%	9,132	24,621,304	1,728,150	7.0%								4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%								4.50%	2.0674
	2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%								4.50%	1.9783
	2003	45,926,027	7,827,660	17.0%	23,333	86,945,096	14,818,975	17.0%								4.50%	1.8932
	2004	43,347,561	4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%								4.50%	1.8116
	2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%								4.50%	1.7336
	2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%								4.50%	1.6590
	2007	39,498,020	17,009,497	43.1%	20,727	62,686,288	27,003,031	43.1%								4.50%	1.5875
	2008	38,480,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%								4.50%	1.5192
	2009	37,196,897	16,353,713	44.0%	19,771	54,074,832	23,774,141	44.0%								4.50%	1.4537
	2010	35,753,658	17,368,919	48.6%	19,205	49,738,498	24,162,672	48.6%								4.50%	1.3911
	2011	37,582,249	18,713,068	49.8%	18,705	50,030,939	24,911,558	49.8%								4.50%	1.3312
	2012	38,061,352	27,098,640	71.2%	18,059	48,486,832	34,521,296	71.2%								4.50%	1.2739
	2013	36,484,739	22,324,766	61.2%	17,587	44,476,905	27,215,118	61.2%								4.50%	1.2191
	2014	34,224,330	30,950,979	90.4%	17,174	39,924,728	36,106,169	90.4%								4.50%	1.1666
2015	32,263,896	28,515,507	88.4%	16,675	36,016,997	31,832,579	88.4%								4.50%	1.1163	
2016	30,086,031	36,868,889	122.5%	16,123	32,139,516	39,385,329	122.5%								4.50%	1.0683	
2017	28,397,182	44,199,470	155.6%	15,643	29,029,087	45,183,015	155.6%	1.1585	N/A		0.0378	N/A	0.962	0.964	4.50%	1.0223	
Projected Future Experience	2018	27,377,141	32,689,829	119.4%	15,052	26,781,195	31,978,238	119.4%	1.1585	N/A		0.0401	N/A	0.960	0.946	4.50%	0.9782
	2019	25,907,163	36,099,262	139.3%	14,448	24,251,881	33,792,778	139.3%	1.1585	N/A		0.0425	N/A	0.957	0.943	4.50%	0.9381
	2020	24,439,716	39,705,705	162.5%	13,833	21,893,007	35,568,224	162.5%	1.1585	N/A		0.0451	N/A	0.952	0.937	4.50%	0.8958
	2021	22,980,257	43,507,228	189.3%	13,209	19,699,167	37,295,325	189.3%	1.1585	N/A		0.0478	N/A	0.950	0.933	4.50%	0.8572
	2022	21,534,424	47,468,846	220.4%	12,578	17,664,850	38,939,051	220.4%	1.1585	N/A		0.0506	N/A	0.949	0.934	4.50%	0.8203
	2023	20,107,028	51,585,806	256.6%	11,942	15,783,681	40,493,995	256.6%	1.1585	N/A		0.0536	N/A	0.946	0.930	4.50%	0.7850
	2024	18,704,362	55,767,933	298.2%	11,302	14,050,346	41,891,765	298.2%	1.1585	N/A		0.0566	N/A	0.943	0.927	4.50%	0.7512
	2025	17,332,831	60,003,973	346.2%	10,662	12,459,406	43,132,818	346.2%	1.1585	N/A		0.0598	N/A	0.940	0.923	4.50%	0.7188
	2026	15,996,284	64,178,965	401.2%	10,024	11,003,494	44,147,310	401.2%	1.1585	N/A		0.0632	N/A	0.937	0.919	4.50%	0.6879
	2027	14,699,934	68,223,117	464.1%	9,391	9,676,329	44,908,319	464.1%	1.1585	N/A		0.0666	N/A	0.933	0.915	4.50%	0.6583
	2028	13,449,218	72,072,524	535.9%	8,765	8,471,806	45,399,250	535.9%	1.1585	N/A		0.0696	N/A	0.930	0.915	4.50%	0.6299
	2029	12,248,406	75,628,489	617.5%	8,149	7,383,159	45,587,742	617.5%	1.1585	N/A		0.0740	N/A	0.930	0.911	4.50%	0.6028
	2030	11,102,007	78,774,161	709.5%	7,547	6,403,949	45,439,145	709.5%	1.1585	N/A		0.0778	N/A	0.926	0.906	4.50%	0.5768
	2031	10,013,624	81,472,053	813.6%	6,960	5,527,406	44,971,641	813.6%	1.1585	N/A		0.0818	N/A	0.922	0.902	4.50%	0.5520
	2032	8,986,458	83,664,011	931.0%	6,390	4,746,815	44,192,897	931.0%	1.1585	N/A		0.0859	N/A	0.918	0.897	4.50%	0.5282
	2033	8,023,179	85,274,647	1062.9%	5,841	4,055,496	43,103,986	1062.9%	1.1585	N/A		0.0899	N/A	0.914	0.893	4.50%	0.5055
	2034	7,123,096	86,246,573	1210.8%	5,315	3,445,482	41,717,959	1210.8%	1.1585	N/A		0.0901	N/A	0.910	0.888	4.50%	0.4837
2035	6,287,731	86,423,486	1374.5%	4,812	2,910,442	40,003,381	1374.5%	1.1585	N/A		0.0946	N/A	0.905	0.883	4.50%	0.4629	
2036	5,518,190	85,869,881	1556.1%	4,336	2,444,248	38,035,531	1556.1%	1.1585	N/A		0.0991	N/A	0.901	0.878	4.50%	0.4429	
2037	4,814,070	84,687,628	1759.2%	3,886	2,040,538	35,896,517	1759.2%	1.1585	N/A		0.1037	N/A	0.896	0.872	4.50%	0.4239	
2038	4,173,419	82,786,637	1983.7%	3,465	1,692,809	33,579,659	1983.7%	1.1585	N/A		0.1084	N/A	0.892	0.867	4.50%	0.4056	
2039	3,594,961	80,116,139	2228.6%	3,072	1,395,385	31,097,091	2228.6%	1.1585	N/A		0.1134	N/A	0.887	0.861	4.50%	0.3882	
2040	3,076,676	76,834,064	2497.3%	2,708	1,142,787	28,538,902	2497.3%	1.1585	N/A		0.1184	N/A	0.882	0.856	4.50%	0.3714	
2041	2,615,496	72,975,218	2790.1%	2,374	929,654	25,938,364	2790.1%	1.1585	N/A		0.1235	N/A	0.876	0.850	4.50%	0.3554	
2042	2,208,858	68,735,275	3111.8%	2,068	751,309	23,379,249	3111.8%	1.1585	N/A		0.1286	N/A	0.871	0.845	4.50%	0.3401	
2043	1,852,689	64,155,528	3462.8%	1,792	603,027	20,881,836	3462.8%	1.1585	N/A		0.1337	N/A	0.866	0.839	4.50%	0.3255	
2044	1,543,158	59,343,908	3845.6%	1,542	480,650	18,483,936	3845.6%	1.1585	N/A		0.1393	N/A	0.861	0.833	4.50%	0.3115	
2045	1,276,077	54,402,786	4263.3%	1,319	380,346	16,215,231	4263.3%	1.1585	N/A		0.1447	N/A	0.855	0.827	4.50%	0.2981	
2046	1,047,765	49,448,952	4719.5%	1,121	298,947	14,104,017	4719.5%	1.1585	N/A		0.1502	N/A	0.850	0.821	4.50%	0.2852	
2047	854,249	44,539,610	5213.9%	946	233,160	12,156,704	5213.9%	1.1585	N/A		0.1558	N/A	0.844	0.815	4.50%	0.2729	
2048	691,467	39,750,301	5748.7%	794	180,603	10,382,300	5748.7%	1.1585	N/A		0.1614	N/A	0.839	0.809	4.50%	0.2612	
2049	555,544	35,134,362	6324.3%	661	138,853	8,781,504	6324.3%	1.1585	N/A		0.1672	N/A	0.833	0.803	4.50%	0.2499	
2050	442,932	30,763,217	6945.4%	547	105,939	7,357,873	6945.4%	1.1585	N/A		0.1731	N/A	0.827	0.797	4.50%	0.2392	
2051	350,404	26,676,582	7613.1%	449	80,200	6,105,686	7613.1%	1.1585	N/A		0.1793	N/A	0.821	0.791	4.50%	0.2286	
2052	274,967	22,886,466	8323.3%	365	60,224	5,012,642	8323.3%	1.1585	N/A		0.1858	N/A	0.814	0.785	4.50%	0.2190	
2053	214,062	19,434,166	9078.8%	295	44,865	4,073,217	9078.8%	1.1585	N/A		0.1918	N/A	0.808	0.778	4.50%	0.2096	
2054	165,244	16,309,196	9869.8%	237	33,142	3,271,056	9869.8%	1.1585	N/A		0.1987	N/A	0.801	0.772	4.50%	0.2006	
2055	126,507	13,545,564	10707.4%	188	24,280	2,599,778	10707.4%	1.1585	N/A		0.2044	N/A	0.796	0.766	4.50%	0.1919	
2056	95,978	11,113,819	11579.5%	148	17,628	2,041,203	11579.5%	1.1585	N/A		0.2113	N/A	0.789	0.759	4.50%	0.1837	
2057	72,235	9,043,427	12519.4%	116	12,696	1,588,423	12519.4%	1.1585	N/A		0.2211	N/A	0.779	0.753	4.50%	0.1758	
2058	53,963	7,292,489	13513.9%	89	9,076	1,226,496	13513.9%	1.1585	N/A		0.2278	N/A	0.772	0.747	4.50%	0.1682	
2059	40,019	5,816,424	14534.2%	69	6,441	936,117	14534.2%	1.1585	N/A		0.2317	N/A	0.768	0.742	4.50%	0.1609	
2060	29,434	4,592,088	15601.2%	52	4,533	707,242	15601.2%	1.1585	N/A		0.2391	N/A	0.761	0.736	4.50%	0.1540	
2061	21,452	3,588,229	16726.7%	39	3,162	528,837	16726.7%	1.1585	N/A		0.2456	N/A	0.754	0.729	4.50%	0.1474	
2062	15,502	2,767,906	17855.5%	29	2,186	390,370	17855.5%	1.1585	N/A		0.2527	N/A	0.747	0.723	4.50%	0.1408	
2063	11,292	2,113,797	19056.3%	22	1,627	295,281	19056.3%	1.1585	N/A		0.2630	N/A	0.737	0.716	4.50%	0.1350	
2064	7,855	1,586,671	20199.1%	16	1,014	204,918	20199.1%	1.1585	N/A		0.2633	N/A	0.737	0.708	4.50%	0.1291	
2065	5,504	1,174,372	21336.0%	12	680	145,138</											

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 88.98% Future Increase
Policy Forms: 1LTC97 and 2LTC97

		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				Premium Persistence	Calendar Year Effective 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			
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576
	2000	11,396,617	799,919	7.0%	9,132	24,621,304	1,728,150	7.0%							4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,494	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%							4.50%	1.9783
	2003	45,926,027	7,827,660	17.0%	23,333	86,945,096	14,818,975	17.0%							4.50%	1.8932
	2004	43,347,561	4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%							4.50%	1.8116
	2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%							4.50%	1.7336
	2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%							4.50%	1.6590
	2007	39,498,020	17,009,497	43.1%	20,727	62,686,288	27,003,031	43.1%							4.50%	1.5875
	2008	38,490,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%							4.50%	1.5192
	2009	37,196,897	16,353,713	44.0%	19,771	54,074,832	23,774,141	44.0%							4.50%	1.4537
	2010	35,753,658	17,368,919	48.6%	19,205	49,738,498	24,162,672	48.6%							4.50%	1.3911
	2011	37,582,249	18,713,068	49.8%	18,705	50,030,939	24,911,558	49.8%							4.50%	1.3312
	2012	38,061,352	27,098,640	71.2%	18,059	48,486,832	34,521,296	71.2%							4.50%	1.2739
	2013	36,484,739	22,324,766	61.2%	17,587	44,476,905	27,215,118	61.2%							4.50%	1.2191
2014	34,224,330	30,950,979	90.4%	17,174	39,924,728	36,106,169	90.4%							4.50%	1.1666	
2015	32,263,896	28,515,507	88.4%	16,675	36,016,999	31,832,579	88.4%							4.50%	1.1163	
2016	30,086,031	36,868,889	122.5%	16,123	32,139,516	39,385,329	122.5%							4.50%	1.0683	
2017	28,397,182	44,199,470	155.6%	15,643	29,029,087	45,183,015	155.6%							4.50%	1.0223	
Projected Future Experience	2018	27,377,141	32,689,929	119.4%	15,052	26,781,105	31,978,236	119.4%	1.1585	1.0000	0.0378	1.0000	0.962	0.964	4.50%	0.9782
	2019	27,405,711	35,965,013	131.2%	14,416	25,654,682	33,667,106	131.2%	1.2301	0.9985	0.0423	0.9978	0.958	0.946	4.50%	0.9361
	2020	40,164,818	38,009,055	94.6%	13,474	35,979,496	34,048,372	94.6%	1.9889	0.9828	0.0653	0.9741	0.935	0.943	4.50%	0.8958
	2021	41,130,269	41,205,220	100.2%	12,784	35,257,745	35,321,995	100.2%	2.1893	0.9786	0.0512	0.9678	0.949	0.940	4.50%	0.8572
	2022	38,542,504	44,957,226	116.6%	12,173	31,616,706	36,878,750	116.6%	2.1893	0.9786	0.0478	0.9678	0.952	0.937	4.50%	0.8203
	2023	35,987,739	48,856,353	135.8%	11,557	28,249,773	38,351,420	135.8%	2.1893	0.9786	0.0506	0.9678	0.949	0.934	4.50%	0.7850
	2024	33,477,234	52,817,200	157.8%	10,938	25,147,434	39,675,233	157.8%	2.1893	0.9786	0.0536	0.9678	0.946	0.930	4.50%	0.7512
	2025	31,022,456	56,829,108	183.2%	10,319	22,299,956	40,850,621	183.2%	2.1893	0.9786	0.0566	0.9678	0.943	0.927	4.50%	0.7188
	2026	28,630,292	60,783,197	212.3%	9,701	19,694,153	41,811,435	212.3%	2.1893	0.9786	0.0598	0.9678	0.940	0.923	4.50%	0.6879
	2027	26,310,074	64,613,369	245.6%	9,088	17,318,781	42,532,179	245.6%	2.1893	0.9786	0.0632	0.9678	0.937	0.919	4.50%	0.6583
	2028	24,071,530	68,259,100	283.6%	8,483	15,162,913	42,997,134	283.6%	2.1893	0.9786	0.0666	0.9678	0.933	0.915	4.50%	0.6299
	2029	21,922,967	71,922,967	326.7%	7,887	13,214,444	43,151,653	326.7%	2.1893	0.9786	0.0702	0.9678	0.930	0.911	4.50%	0.6028
	2030	19,870,471	74,606,148	375.5%	7,304	11,461,845	43,034,918	375.5%	2.1893	0.9786	0.0740	0.9678	0.926	0.906	4.50%	0.5768
	2031	17,922,474	77,161,292	430.5%	6,736	9,893,001	42,592,151	430.5%	2.1893	0.9786	0.0778	0.9678	0.922	0.902	4.50%	0.5520
	2032	16,084,043	79,237,271	492.6%	6,185	8,495,892	41,854,610	492.6%	2.1893	0.9786	0.0818	0.9678	0.918	0.897	4.50%	0.5282
	2033	14,359,958	80,762,687	562.4%	5,653	7,258,563	40,823,314	562.4%	2.1893	0.9786	0.0859	0.9678	0.914	0.893	4.50%	0.5055
2034	12,746,981	81,883,188	640.7%	5,144	6,166,755	39,510,624	640.7%	2.1893	0.9786	0.0901	0.9678	0.910	0.888	4.50%	0.4837	
2035	11,253,838	81,850,740	727.3%	4,657	5,209,135	37,896,765	727.3%	2.1893	0.9786	0.0946	0.9678	0.905	0.883	4.50%	0.4629	
2036	9,876,505	81,326,427	823.4%	4,196	4,374,737	36,023,036	823.4%	2.1893	0.9786	0.0991	0.9678	0.901	0.878	4.50%	0.4429	
2037	8,616,265	80,206,728	930.9%	3,761	3,652,173	33,997,199	930.9%	2.1893	0.9786	0.1037	0.9678	0.896	0.872	4.50%	0.4239	
2038	7,469,622	78,406,320	1049.7%	3,353	3,029,805	31,802,929	1049.7%	2.1893	0.9786	0.1084	0.9678	0.892	0.867	4.50%	0.4056	
2039	6,434,742	75,877,120	1179.3%	2,973	2,497,472	29,451,715	1179.3%	2.1893	0.9786	0.1134	0.9678	0.887	0.861	4.50%	0.3882	
2040	5,506,682	72,768,703	1321.5%	2,621	2,045,370	27,028,883	1321.5%	2.1893	0.9786	0.1184	0.9678	0.882	0.856	4.50%	0.3714	
2041	4,691,238	69,114,032	1476.4%	2,297	1,663,903	24,565,941	1476.4%	2.1893	0.9786	0.1235	0.9678	0.876	0.850	4.50%	0.3554	
2042	3,953,434	65,098,429	1646.6%	2,002	1,344,700	22,142,232	1646.6%	2.1893	0.9786	0.1286	0.9678	0.871	0.845	4.50%	0.3401	
2043	3,315,959	60,761,000	1832.4%	1,734	1,079,304	19,776,959	1832.4%	2.1893	0.9786	0.1337	0.9678	0.866	0.839	4.50%	0.3255	
2044	2,761,959	56,203,967	2034.9%	1,492	860,271	17,505,934	2034.9%	2.1893	0.9786	0.1393	0.9678	0.861	0.833	4.50%	0.3115	
2045	2,283,934	51,524,284	2255.9%	1,277	680,747	15,357,269	2255.9%	2.1893	0.9786	0.1447	0.9678	0.855	0.827	4.50%	0.2981	
2046	1,875,299	46,832,663	2497.3%	1,086	534,880	13,357,790	2497.3%	2.1893	0.9786	0.1502	0.9678	0.850	0.821	4.50%	0.2852	
2047	1,528,943	42,182,978	2759.0%	916	417,312	11,513,482	2759.0%	2.1893	0.9786	0.1558	0.9678	0.844	0.815	4.50%	0.2729	
2048	1,237,594	37,647,076	3042.0%	768	323,245	9,832,963	3042.0%	2.1893	0.9786	0.1614	0.9678	0.839	0.809	4.50%	0.2612	
2049	994,318	33,275,371	3346.6%	640	248,521	8,316,867	3346.6%	2.1893	0.9786	0.1672	0.9678	0.833	0.803	4.50%	0.2499	
2050	792,764	29,135,506	3675.2%	529	189,611	6,968,581	3675.2%	2.1893	0.9786	0.1731	0.9678	0.827	0.797	4.50%	0.2392	
2051	627,155	25,265,100	4028.5%	434	143,542	5,762,628	4028.5%	2.1893	0.9786	0.1793	0.9678	0.821	0.791	4.50%	0.2298	
2052	492,139	21,675,522	4404.3%	354	107,789	4,747,419	4404.3%	2.1893	0.9786	0.1856	0.9678	0.814	0.785	4.50%	0.2210	
2053	383,130	18,405,886	4804.1%	286	80,300	3,857,700	4804.1%	2.1893	0.9786	0.1918	0.9678	0.808	0.778	4.50%	0.2096	
2054	295,755	15,446,261	5222.7%	229	59,318	3,097,981	5222.7%	2.1893	0.9786	0.1987	0.9678	0.801	0.772	4.50%	0.2006	
2055	226,423	12,828,856	5665.9%	182	43,457	2,462,221	5665.9%	2.1893	0.9786	0.2044	0.9678	0.796	0.766	4.50%	0.1919	
2056	171,782	10,525,777	6127.4%	144	31,550	1,933,201	6127.4%	2.1893	0.9786	0.2113	0.9678	0.789	0.759	4.50%	0.1837	
2057	129,287	8,564,931	6624.7%	112	22,723	1,505,325	6624.7%	2.1893	0.9786	0.2211	0.9678	0.779	0.753	4.50%	0.1758	
2058	96,584	6,906,637	7150.9%	86	16,244	1,161,601	7150.9%	2.1893	0.9786	0.2278	0.9678	0.772	0.747	4.50%	0.1682	
2059	71,626	5,508,671	7690.9%	66	11,528	886,586	7690.9%	2.1893	0.9786	0.2317	0.9678	0.768	0.742	4.50%	0.1609	
2060	52,681	4,349,117	8255.5%	51	8,114	669,821	8255.5%	2.1893	0.9786	0.2391	0.9678	0.761	0.736	4.50%	0.1540	
2061	38,395	3,398,373	8851.0%	38	5,659	500,855	8851.0%	2.1893	0.9786	0.2456	0.9678	0.754	0.729	4.50%	0.1474	
2062	27,745	2,621,453	9448.3%	28	3,913	369,715	9448.3%	2.1893	0.9786	0.2527	0.9678	0.747	0.723	4.50%	0.1410	
2063	19,853	2,001,954	10083.2%	21	2,679	270,186	10083.2%	2.1893	0.9786	0.2630	0.9678	0.737	0.716	4.50%	0.1350	
2064	14,059	1,502,719	1													

Exhibit II-A*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC97 and 2LTC97

1) Greater of 60% or the lifetime loss ratio used in the original pricing	61%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2015	1,139,848,407
3) Loss Ratio under Original Premium Schedule: (1) x (2)	695,307,528
4) Present Value of Premium Increase as of December 31, 2015	205,143,205
5) 80% of Premium Increase: 0.80 x (4)	164,114,564
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	859,422,092
7) Present Value of Projected Lifetime Incurred Claims	1,464,779,203
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.

Exhibit I-B
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase)
Policy Forms: 1LTC97 and 2LTC97

	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	13,014	-	0.0%	53	30,703	-	0.0%							4.50%	2.3592	
	1999	226,987	-	0.0%	239	512,450	-	0.0%							4.50%	2.2576	
	2000	559,527	-	0.0%	485	1,208,804	-	0.0%							4.50%	2.1604	
	2001	1,073,210	-	0.0%	804	2,218,725	-	0.0%							4.50%	2.0674	
	2002	1,580,116	332,809	21.1%	1,163	3,126,019	658,412	21.1%							4.50%	1.9755	
	2003	1,861,787	192,666	10.3%	1,138	3,524,651	364,747	10.3%							4.50%	1.8932	
	2004	1,766,816	6,964	0.4%	1,104	3,200,819	12,616	0.4%							4.50%	1.8116	
	2005	1,721,962	800,265	46.5%	1,076	2,985,225	1,387,354	46.5%							4.50%	1.7336	
	2006	1,679,363	120,231	7.2%	1,053	2,786,006	199,460	7.2%							4.50%	1.6590	
	2007	1,643,842	858,896	52.2%	1,038	2,609,643	1,363,521	52.2%							4.50%	1.5875	
	2008	1,613,452	491,437	30.5%	1,026	2,451,099	746,574	30.5%							4.50%	1.5192	
	2009	1,574,797	169,511	10.8%	1,010	2,289,355	246,426	10.8%							4.50%	1.4537	
	2010	1,544,281	57,212	3.7%	988	2,148,317	79,590	3.7%							4.50%	1.3911	
	2011	1,605,857	543,820	33.9%	956	2,137,779	723,955	33.9%							4.50%	1.3312	
	2012	1,634,099	1,038,636	63.6%	933	2,081,699	1,323,131	63.6%							4.50%	1.2739	
	2013	1,599,517	926,682	57.9%	917	1,949,900	1,129,677	57.9%							4.50%	1.2191	
2014	1,556,407	1,201,266	77.2%	907	1,815,642	1,401,349	77.2%							4.50%	1.1666		
2015	1,493,525	1,682,136	112.6%	887	1,667,259	1,877,811	112.6%							4.50%	1.1163		
2016	1,439,091	2,074,661	144.2%	857	1,537,315	2,216,264	144.2%							4.50%	1.0683		
2017	1,381,133	1,678,818	121.6%	830	1,411,867	1,716,176	121.6%	1.1585	N/A	0.0363	N/A	0.964	0.982	0.982	4.50%	1.0223	
Projected Future Experience	2018	1,356,298	1,590,470	117.3%	800	1,326,774	1,555,849	117.3%	1.1585	N/A	0.0366	N/A	0.961	0.950	0.950	4.50%	0.9742
	2019	1,288,122	1,774,665	137.8%	769	1,205,821	1,661,277	137.8%	1.1585	N/A	0.0410	N/A	0.959	0.947	0.947	4.50%	0.9361
	2020	1,219,597	1,971,364	161.6%	738	1,092,511	1,765,941	161.6%	1.1585	N/A	0.0435	N/A	0.957	0.944	0.944	4.50%	0.8958
	2021	1,150,945	2,178,402	189.3%	705	986,615	1,867,372	189.3%	1.1585	N/A	0.0461	N/A	0.954	0.940	0.940	4.50%	0.8572
	2022	1,082,446	2,394,400	221.2%	673	887,939	1,964,144	221.2%	1.1585	N/A	0.0489	N/A	0.951	0.937	0.937	4.50%	0.8203
	2023	1,014,389	2,621,084	258.4%	640	796,278	2,057,507	258.4%	1.1585	N/A	0.0518	N/A	0.948	0.934	0.934	4.50%	0.7850
	2024	947,028	2,853,694	301.3%	607	711,388	2,143,638	301.3%	1.1585	N/A	0.0549	N/A	0.945	0.930	0.930	4.50%	0.7512
	2025	880,575	3,090,235	350.9%	574	632,986	2,221,362	350.9%	1.1585	N/A	0.0580	N/A	0.942	0.926	0.926	4.50%	0.7188
	2026	815,324	3,323,202	407.6%	540	560,843	2,285,958	407.6%	1.1585	N/A	0.0614	N/A	0.939	0.922	0.922	4.50%	0.6879
	2027	751,580	3,553,175	472.8%	507	494,732	2,338,901	472.8%	1.1585	N/A	0.0648	N/A	0.935	0.918	0.918	4.50%	0.6583
	2028	689,607	3,760,330	545.3%	474	434,391	2,368,672	545.3%	1.1585	N/A	0.0682	N/A	0.932	0.913	0.913	4.50%	0.6299
	2029	629,794	3,954,658	627.9%	442	379,631	2,383,810	627.9%	1.1585	N/A	0.0722	N/A	0.928	0.909	0.909	4.50%	0.6028
	2030	572,394	4,128,977	721.4%	410	330,173	2,381,710	721.4%	1.1585	N/A	0.0760	N/A	0.924	0.904	0.904	4.50%	0.5768
	2031	517,628	4,279,912	826.8%	379	285,725	2,362,463	826.8%	1.1585	N/A	0.0798	N/A	0.920	0.900	0.900	4.50%	0.5520
	2032	465,726	4,411,545	947.2%	349	246,005	2,330,260	947.2%	1.1585	N/A	0.0842	N/A	0.916	0.895	0.895	4.50%	0.5282
	2033	416,766	4,511,956	1082.6%	319	210,664	2,280,670	1082.6%	1.1585	N/A	0.0883	N/A	0.912	0.890	0.890	4.50%	0.5055
	2034	370,624	4,580,312	1235.2%	291	179,370	2,215,523	1235.2%	1.1585	N/A	0.0928	N/A	0.912	0.890	0.890	4.50%	0.4837
	2035	327,968	4,618,049	1408.1%	264	151,809	2,137,585	1408.1%	1.1585	N/A	0.0973	N/A	0.907	0.884	0.884	4.50%	0.4629
	2036	288,272	4,608,285	1598.6%	238	127,688	2,041,211	1598.6%	1.1585	N/A	0.1021	N/A	0.903	0.879	0.879	4.50%	0.4429
	2037	251,761	4,559,376	1811.0%	214	106,714	1,932,581	1811.0%	1.1585	N/A	0.1072	N/A	0.898	0.873	0.873	4.50%	0.4239
	2038	218,380	4,469,528	2046.7%	191	88,579	1,812,916	2046.7%	1.1585	N/A	0.1121	N/A	0.893	0.867	0.867	4.50%	0.4056
	2039	188,099	4,330,430	2302.2%	170	73,011	1,680,857	2302.2%	1.1585	N/A	0.1174	N/A	0.888	0.861	0.861	4.50%	0.3882
	2040	160,842	4,156,354	2584.1%	150	59,742	1,543,818	2584.1%	1.1585	N/A	0.1228	N/A	0.883	0.855	0.855	4.50%	0.3714
	2041	136,547	3,943,134	2887.7%	131	48,534	1,401,550	2887.7%	1.1585	N/A	0.1274	N/A	0.877	0.849	0.849	4.50%	0.3554
	2042	115,054	3,706,030	3221.1%	115	39,134	1,260,549	3221.1%	1.1585	N/A	0.1337	N/A	0.872	0.843	0.843	4.50%	0.3401
	2043	96,201	3,450,336	3586.6%	99	31,312	1,123,042	3586.6%	1.1585	N/A	0.1397	N/A	0.866	0.836	0.836	4.50%	0.3255
	2044	79,806	3,174,547	3977.8%	85	24,857	988,781	3977.8%	1.1585	N/A	0.1443	N/A	0.860	0.830	0.830	4.50%	0.3115
	2045	65,688	2,894,135	4405.9%	73	19,579	862,623	4405.9%	1.1585	N/A	0.1509	N/A	0.856	0.823	0.823	4.50%	0.2981
	2046	53,683	2,613,762	4868.9%	62	15,312	745,507	4868.9%	1.1585	N/A	0.1564	N/A	0.849	0.817	0.817	4.50%	0.2852
	2047	43,548	2,338,654	5370.3%	52	11,886	638,316	5370.3%	1.1585	N/A	0.1607	N/A	0.844	0.811	0.811	4.50%	0.2729
	2048	35,059	2,076,818	5923.8%	44	9,157	542,440	5923.8%	1.1585	N/A	0.1674	N/A	0.839	0.805	0.805	4.50%	0.2612
	2049	28,003	1,832,556	6544.0%	37	6,999	458,030	6544.0%	1.1585	N/A	0.1726	N/A	0.833	0.799	0.799	4.50%	0.2499
	2050	22,168	1,598,525	7211.1%	30	5,302	382,331	7211.1%	1.1585	N/A	0.1779	N/A	0.827	0.792	0.792	4.50%	0.2392
	2051	17,398	1,377,248	7916.1%	25	3,962	315,222	7916.1%	1.1585	N/A	0.1822	N/A	0.822	0.785	0.785	4.50%	0.2299
	2052	13,539	1,175,377	8681.7%	20	2,965	257,434	8681.7%	1.1585	N/A	0.1862	N/A	0.814	0.778	0.778	4.50%	0.2199
	2053	10,428	990,937	9502.2%	16	2,186	207,691	9502.2%	1.1585	N/A	0.1922	N/A	0.808	0.770	0.770	4.50%	0.2099
2054	7,958	820,488	10310.5%	13	1,596	164,561	10310.5%	1.1585	N/A	0.1988	N/A	0.801	0.763	0.763	4.50%	0.2009	
2055	6,017	672,319	11174.4%	10	1,155	129,037	11174.4%	1.1585	N/A	0.2046	N/A	0.795	0.756	0.756	4.50%	0.1919	
2056	4,502	542,500	12049.2%	8	827	99,637	12049.2%	1.1585	N/A	0.2150	N/A	0.785	0.748	0.748	4.50%	0.1837	
2057	3,340	432,576	12952.9%	6	587	76,027	12952.9%	1.1585	N/A	0.2225	N/A	0.778	0.742	0.742	4.50%	0.1758	
2058	2,457	342,180	13924.6%	5	413	57,550	13924.6%	1.1585	N/A	0.2264	N/A	0.774	0.736	0.736	4.50%	0.1682	
2059	1,788	267,226	14949.1%	4	288	43,008	14949.1%	1.1585	N/A	0.2317	N/A	0.768	0.727	0.727	4.50%	0.1609	
2060	1,287	206,769	16070.3%	3	198	31,845	16070.3%	1.1585	N/A	0.2434	N/A	0.757	0.720	0.720	4.50%	0.1540	
2061	918	159,309	17361.8%	2	135	23,479	17361.8%	1.1585	N/A	0.2517	N/A	0.748	0.713	0.713	4.50%	0.1474	
2062	652	122,840	18847.1%	2	92	17,325	18847.1%	1.1585	N/A	N/A	N/A	0.738	0.710	0.710	4.50%	0.1410	
2063	460	93,541	20331.7%	1	62	12,624	20331.7%	1.1585	N/A	0.2468	N/A	0.753	0.706	0.706	4.50%	0.1350	
2064	321	70,222	21863.1%	1	41	9,069	21863.1%	1.1585	N/A	N/A	N/A	N/A	N/A	N/A	4.50%	0.1291	
2065	221	51,803	23451.8%	1	27	6,402	23451.8%	1.1585	N/A	N/A	N/A	N/A	N/A	N/A	4.50%	0.1232	
2066	148	36,147	24485.2%	0	17	4,276	24485.2%	1.1585	N/A	N/A	N/A	N/A	N/A	N/A	4.50%	0.1171	
2067	95	24,267	25670.6%	0	11	2,746	25670.6%	1.1585	N/A	N/A	N/A	N/A	N/A	N/A	4.50%	0.1111	
2068	58	15,477	26603.3%	0	6	1,677	26603.3%	1.1585	N/A	N/A							

Exhibit I-B
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 88.98% Future Increase
Policy Forms: 1LTC97 and 2LTC97

	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	13,014	-	0.0%	53	30,703	-	0.0%								4.50%	2.3592
	1999	226,987	-	0.0%	239	512,450	-	0.0%								4.50%	2.2576
	2000	559,527	-	0.0%	485	1,208,804	-	0.0%								4.50%	2.1604
	2001	1,073,210	-	0.0%	804	2,218,725	-	0.0%								4.50%	2.0674
	2002	1,580,116	332,809	21.1%	1,163	3,126,019	658,412	21.1%								4.50%	1.9783
	2003	1,861,787	192,666	10.3%	1,138	3,524,651	364,747	10.3%								4.50%	1.8933
	2004	1,766,816	6,964	0.4%	1,104	3,200,819	12,616	0.4%								4.50%	1.8116
	2005	1,721,962	800,265	46.5%	1,076	2,985,225	1,387,354	46.5%								4.50%	1.7338
	2006	1,679,363	120,231	7.2%	1,053	2,786,006	199,460	7.2%								4.50%	1.6590
	2007	1,643,842	858,896	52.2%	1,038	2,609,643	1,363,521	52.2%								4.50%	1.5875
	2008	1,613,452	491,437	30.5%	1,026	2,451,099	746,574	30.5%								4.50%	1.5191
	2009	1,574,797	10,877	0.7%	1,010	2,289,355	246,426	10.8%								4.50%	1.4537
	2010	1,544,281	57,212	3.7%	988	2,148,317	79,590	3.7%								4.50%	1.3911
	2011	1,605,857	543,820	33.9%	956	2,137,779	723,955	33.9%								4.50%	1.3312
	2012	1,634,099	1,038,636	63.6%	933	2,081,699	1,323,131	63.6%								4.50%	1.2739
	2013	1,599,517	926,862	57.9%	917	1,949,900	1,129,677	57.9%								4.50%	1.2191
2014	1,556,407	1,201,266	77.2%	907	1,815,642	1,401,349	77.2%								4.50%	1.1666	
Projected Future Experience	2015	1,493,525	1,682,136	112.6%	887	1,667,259	1,877,811	112.6%								4.50%	1.1163
	2016	1,439,091	2,074,661	144.2%	857	1,537,315	2,216,264	144.2%								4.50%	1.0683
	2017	1,381,133	1,678,818	121.6%	830	1,411,867	1,716,176	121.6%								4.50%	1.0222
	2018	1,356,298	1,590,470	117.3%	800	1,326,774	1,555,849	117.3%	1.1585	1.0000	0.0363	1.0000	0.964	0.982	0.978	4.50%	0.9782
	2019	1,362,631	1,768,065	129.8%	767	1,275,569	1,655,099	129.8%	1.2301	0.9985	0.0407	0.9978	0.959	0.950	0.950	4.50%	0.9361
	2020	2,004,316	1,887,126	94.2%	718	1,795,459	1,690,481	94.2%	1.9889	0.9828	0.0637	0.9741	0.936	0.947	0.947	4.50%	0.8958
	2021	2,059,972	2,002,140	100.2%	683	1,765,852	1,768,568	100.2%	2.1893	0.9786	0.0496	0.9678	0.950	0.944	0.944	4.50%	0.8572
	2022	1,937,371	2,267,710	117.1%	651	1,589,240	1,860,219	117.1%	2.1893	0.9786	0.0461	0.9678	0.954	0.940	0.940	4.50%	0.8203
	2023	1,815,562	2,482,400	136.7%	619	1,425,186	1,948,643	136.7%	2.1893	0.9786	0.0489	0.9678	0.951	0.937	0.937	4.50%	0.7850
	2024	1,694,999	2,702,702	159.5%	587	1,273,249	2,030,216	159.5%	2.1893	0.9786	0.0518	0.9678	0.948	0.934	0.934	4.50%	0.7512
	2025	1,576,060	2,926,728	185.7%	555	1,132,924	2,103,828	185.7%	2.1893	0.9786	0.0549	0.9678	0.945	0.930	0.930	4.50%	0.7188
	2026	1,459,273	3,147,368	215.7%	523	1,003,802	2,165,006	215.7%	2.1893	0.9786	0.0580	0.9678	0.942	0.926	0.926	4.50%	0.6879
	2027	1,345,184	3,365,173	250.2%	491	885,476	2,215,147	250.2%	2.1893	0.9786	0.0614	0.9678	0.939	0.922	0.922	4.50%	0.6583
	2028	1,234,265	3,561,368	288.5%	459	777,476	2,243,344	288.5%	2.1893	0.9786	0.0648	0.9678	0.935	0.918	0.918	4.50%	0.6299
	2029	1,127,211	3,745,413	332.3%	428	679,466	2,257,680	332.3%	2.1893	0.9786	0.0684	0.9678	0.932	0.913	0.913	4.50%	0.6029
	2030	1,024,476	3,910,509	381.7%	397	590,947	2,255,691	381.7%	2.1893	0.9786	0.0722	0.9678	0.928	0.909	0.909	4.50%	0.5768
2031	926,455	4,053,458	437.5%	367	511,393	2,237,463	437.5%	2.1893	0.9786	0.0760	0.9678	0.924	0.904	0.904	4.50%	0.5520	
2032	833,561	4,178,126	501.2%	337	440,303	2,206,964	501.2%	2.1893	0.9786	0.0798	0.9678	0.920	0.900	0.900	4.50%	0.5282	
2033	745,931	4,273,224	572.9%	309	377,048	2,159,997	572.9%	2.1893	0.9786	0.0842	0.9678	0.916	0.895	0.895	4.50%	0.5055	
2034	663,704	4,337,963	653.6%	282	321,037	2,098,297	653.6%	2.1893	0.9786	0.0883	0.9678	0.912	0.890	0.890	4.50%	0.4837	
2035	587,001	4,373,703	745.1%	255	271,709	2,024,484	745.1%	2.1893	0.9786	0.0928	0.9678	0.907	0.884	0.884	4.50%	0.4629	
2036	515,952	4,364,457	845.9%	231	228,538	1,933,209	845.9%	2.1893	0.9786	0.0973	0.9678	0.903	0.879	0.879	4.50%	0.4420	
2037	450,604	4,318,135	958.3%	207	190,997	1,830,327	958.3%	2.1893	0.9786	0.1021	0.9678	0.898	0.873	0.873	4.50%	0.4239	
2038	390,858	4,233,042	1083.0%	185	158,539	1,716,993	1083.0%	2.1893	0.9786	0.1072	0.9678	0.893	0.867	0.867	4.50%	0.4066	
2039	336,662	4,101,303	1218.2%	164	130,675	1,591,921	1218.2%	2.1893	0.9786	0.1121	0.9678	0.888	0.861	0.861	4.50%	0.3882	
2040	287,877	3,836,438	1367.4%	145	106,928	1,462,133	1367.4%	2.1893	0.9786	0.1174	0.9678	0.883	0.855	0.855	4.50%	0.3714	
2041	244,393	3,734,499	1528.1%	127	86,867	1,327,393	1528.1%	2.1893	0.9786	0.1228	0.9678	0.877	0.849	0.849	4.50%	0.3554	
2042	205,925	3,509,940	1704.5%	111	70,042	1,193,852	1704.5%	2.1893	0.9786	0.1279	0.9678	0.872	0.843	0.843	4.50%	0.3401	
2043	172,182	3,267,775	1897.9%	96	56,043	1,063,621	1897.9%	2.1893	0.9786	0.1337	0.9678	0.866	0.836	0.836	4.50%	0.3255	
2044	142,837	3,006,578	2104.9%	83	44,490	936,463	2104.9%	2.1893	0.9786	0.1397	0.9678	0.860	0.830	0.830	4.50%	0.3115	
2045	117,569	2,741,004	2331.4%	71	35,043	816,980	2331.4%	2.1893	0.9786	0.1443	0.9678	0.856	0.823	0.823	4.50%	0.2981	
2046	96,083	2,475,465	2576.4%	60	27,405	706,062	2576.4%	2.1893	0.9786	0.1509	0.9678	0.849	0.817	0.817	4.50%	0.2852	
2047	77,943	2,214,914	2841.7%	51	21,274	604,542	2841.7%	2.1893	0.9786	0.1564	0.9678	0.844	0.811	0.811	4.50%	0.2729	
2048	62,749	1,966,932	3134.6%	42	16,389	513,739	3134.6%	2.1893	0.9786	0.1607	0.9678	0.839	0.805	0.805	4.50%	0.2612	
2049	50,121	1,735,594	3462.8%	35	12,527	433,795	3462.8%	2.1893	0.9786	0.1674	0.9678	0.833	0.799	0.799	4.50%	0.2499	
2050	39,676	1,513,946	3815.8%	29	9,490	362,102	3815.8%	2.1893	0.9786	0.1726	0.9678	0.827	0.785	0.785	4.50%	0.2392	
2051	31,139	1,304,376	4188.9%	24	7,127	298,543	4188.9%	2.1893	0.9786	0.1779	0.9678	0.822	0.785	0.785	4.50%	0.2289	
2052	24,232	1,113,187	4594.0%	20	5,307	243,812	4594.0%	2.1893	0.9786	0.1862	0.9678	0.814	0.778	0.778	4.50%	0.2190	
2053	18,665	938,506	5028.2%	16	3,912	196,702	5028.2%	2.1893	0.9786	0.1922	0.9678	0.808	0.770	0.770	4.50%	0.2096	
2054	14,243	777,075	5455.9%	13	2,857	155,854	5455.9%	2.1893	0.9786	0.1988	0.9678	0.801	0.763	0.763	4.50%	0.2006	
2055	10,769	636,746	5913.0%	10	2,067	122,210	5913.0%	2.1893	0.9786	0.2046	0.9678	0.795	0.756	0.756	4.50%	0.1919	
2056	8,058	513,795	6375.9%	8	1,480	94,365	6375.9%	2.1893	0.9786	0.2150	0.9678	0.785	0.746	0.746	4.50%	0.1837	
2057	5,977	409,888	6854.1%	6	1,051	72,005	6854.1%	2.1893	0.9786	0.2225	0.9678	0.778	0.742	0.742	4.50%	0.1758	
2058	4,398	324,075	7368.3%	5	740	54,505	7368.3%	2.1893	0.9786	0.2264	0.9678	0.774	0.736	0.736	4.50%	0.1682	
2059	3,199	253,087	7910.4%	4	515	40,733	7910.4%	2.1893	0.9786	0.2317	0.9678	0.768	0.727	0.727	4.50%	0.1609	
2060	2,303	195,829	8503.7%	3	355	30,160	8503.7%	2.1893	0.9786	0.2434	0.9678	0.757	0.720	0.720	4.50%	0.1540	
2061	1,642	150,880	9187.1%	2	242	22,237	9187.1%	2.1893	0.9786	0.2517	0.9678	0.748	0.713	0.713	4.50%	0.1474	
2062	1,167	116,340	9973.1%	2	165	16,408	9973.1%	2.1893	0.9786	0.2617	0.9678	0.740	0.710	0.710	4.50%	0.1407	
2063	823	85,891	10758.7%	2	111	11,956	10758.7%	2.1893	0.9786	0.2648	0.9678	0.738	0.706	0.706	4.50%	0.1350	
2064	575	66,507	11569.0%	1	74	8,589	11569.0%	2.1893	0.9786	N/A	0.9678	N/A	N/A	N/A</			

Exhibit II-B*
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC97 and 2LTC97

1) Greater of 60% or the lifetime loss ratio used in the original pricing	61%
2) Present Value of Premiums under Original Premium Schedule as of December 31, 2015	50,133,027
3) Loss Ratio under Original Premium Schedule: (1) x (2)	30,581,146
4) Present Value of Premium Increase as of December 31, 2015	10,224,531
5) 80% of Premium Increase: 0.80 x (4)	8,179,625
6) Expected Loss Ratio as defined under Section 14VAC5-200-150: (3) + (5)	38,760,771
7) Present Value of Projected Lifetime Incurred Claims	69,801,275
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
Policy Forms: 1LTC-97, 1LTC-97-P and 2LTC-97
Assumptions Summary

	Original Pricing Assumptions	2018 Rate Action Assumptions																																														
Interest Rate:	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.5%																																														
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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8	85%																																															
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10	95%																																															
11+	100%																																															
Voluntary Lapse Rates:	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>10.00%</td></tr><tr><td>2</td><td>9.00%</td></tr><tr><td>3</td><td>8.00%</td></tr><tr><td>4</td><td>7.50%</td></tr><tr><td>5</td><td>7.00%</td></tr><tr><td>6</td><td>6.50%</td></tr><tr><td>7</td><td>6.00%</td></tr><tr><td>8</td><td>5.50%</td></tr><tr><td>9</td><td>5.00%</td></tr><tr><td>10+</td><td>4.50%</td></tr></table>	Duration	Lapse Rate	1	10.00%	2	9.00%	3	8.00%	4	7.50%	5	7.00%	6	6.50%	7	6.00%	8	5.50%	9	5.00%	10+	4.50%	<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>1.50%</td></tr><tr><td>9</td><td>1.30%</td></tr><tr><td>10</td><td>1.10%</td></tr><tr><td>11+</td><td>0.90%</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	1.50%	9	1.30%	10	1.10%	11+	0.90%
Duration	Lapse Rate																																															
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11+	0.90%																																															
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%																																															
4+	100%																																															
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) ³ <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>1.19%</td><td>1.06%</td><td>1.65%</td><td>1.11%</td></tr><tr><td>82</td><td>1.40%</td><td>1.23%</td><td>1.99%</td><td>1.29%</td></tr><tr><td>83</td><td>1.64%</td><td>1.41%</td><td>2.36%</td><td>1.48%</td></tr><tr><td>84</td><td>1.90%</td><td>1.60%</td><td>2.78%</td><td>1.67%</td></tr><tr><td>85</td><td>2.18%</td><td>1.81%</td><td>3.24%</td><td>1.87%</td></tr></table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.19%	1.06%	1.65%	1.11%	82	1.40%	1.23%	1.99%	1.29%	83	1.64%	1.41%	2.36%	1.48%	84	1.90%	1.60%	2.78%	1.67%	85	2.18%	1.81%	3.24%	1.87%												
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84	1.90%	1.60%	2.78%	1.67%																																												
85	2.18%	1.81%	3.24%	1.87%																																												
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.	<u>Change</u> Incidence curves were reshaped to better reflect the emerged experience over the years. In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to Male Facility and Male Home Care.																																														
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>61%</td><td>79%</td></tr></table>	Home Care	Facility Care	61%	79%																																										
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2017			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	
1	30,912,577	648,757	2.1%	30,912,577	2,165,676	7.0%	0.30
2	50,291,224	4,692,092	9.3%	50,291,224	4,890,274	9.7%	0.96
3	45,880,805	5,541,741	12.1%	45,401,698	5,963,897	13.1%	0.92
4	43,460,555	8,735,084	20.1%	41,225,656	7,426,668	18.0%	1.12
5	41,800,890	7,146,770	17.1%	37,567,676	8,831,485	23.5%	0.73
6	40,558,382	11,672,158	28.8%	34,290,978	10,324,681	30.1%	0.96
7	39,528,455	13,467,795	34.1%	31,387,213	11,075,316	35.3%	0.97
8	38,449,327	19,832,018	51.6%	28,787,809	11,850,885	41.2%	1.25
9	37,171,247	19,962,546	53.7%	26,445,719	13,102,596	49.5%	1.08
10	35,815,455	14,294,176	39.9%	24,301,517	14,044,540	57.8%	0.69
11	35,035,193	21,929,356	62.6%	22,340,915	14,547,017	65.1%	0.96
12	34,478,070	22,082,151	64.0%	20,485,208	15,078,002	73.6%	0.87
13	33,939,032	28,361,808	83.6%	18,737,965	15,589,087	83.2%	1.00
14	33,649,446	32,815,960	97.5%	17,095,845	16,392,420	95.9%	1.02
15	33,713,656	32,546,644	96.5%	15,556,004	16,859,315	108.4%	0.89
16	33,525,661	37,590,337	112.1%	14,116,400	17,392,718	123.2%	0.91
17	31,543,530	32,337,489	102.5%	12,774,256	17,740,809	138.9%	0.74
18	28,915,482	35,332,787	122.2%	11,526,858	18,023,326	156.4%	0.78
19	26,334,809	38,562,302	146.4%	10,369,987	18,175,320	175.3%	0.84
20	24,287,151	39,765,411	163.7%	9,299,898	18,284,576	196.6%	0.83
21	23,094,406	43,746,705	189.4%	8,313,927	19,475,380	234.3%	0.81
22	21,639,141	47,878,823	221.3%	7,408,317	20,190,181	272.5%	0.81
23	20,201,497	52,140,042	258.1%	6,579,423	20,903,097	317.7%	0.81
24	18,787,697	56,497,442	300.7%	5,822,307	21,354,435	366.8%	0.82
25	17,402,891	60,869,737	349.8%	5,132,735	21,962,698	427.9%	0.82
26	16,052,788	65,224,419	406.3%	4,507,755	22,574,402	500.8%	0.81
27	14,742,589	69,426,165	470.9%	3,943,531	22,892,822	580.5%	0.81
28	13,477,474	73,383,116	544.5%	3,436,359	23,161,634	674.0%	0.81
29	12,262,725	77,045,616	628.3%	2,981,535	23,209,076	778.4%	0.81
30	11,102,660	80,256,298	722.9%	2,575,105	23,223,874	901.9%	0.80
31	10,001,506	83,001,858	829.9%	2,214,266	22,707,883	1025.5%	0.81
32	8,962,570	85,221,773	950.9%	1,895,426	22,379,884	1180.7%	0.81
33	7,987,823	86,779,856	1086.4%	1,615,204	21,879,109	1354.6%	0.80
34	7,078,894	87,576,258	1237.1%	1,369,495	20,945,854	1529.5%	0.81
35	6,236,848	87,668,615	1405.7%	1,154,565	19,955,656	1728.4%	0.81
36	5,461,769	87,019,742	1593.3%	967,794	18,789,421	1941.5%	0.82
37	4,753,391	85,634,967	1801.6%	806,441	17,541,758	2175.2%	0.83
38	4,110,416	83,485,939	2031.1%	667,850	16,051,812	2403.5%	0.85
39	3,531,121	80,618,282	2283.1%	549,484	14,519,233	2642.3%	0.86
40	3,013,194	77,155,778	2560.6%	449,361	13,339,726	2968.6%	0.86
41	2,553,688	73,097,536	2862.4%	364,852	11,615,662	3183.7%	0.90
42	2,149,402	68,654,074	3194.1%	293,760	10,545,582	3589.9%	0.89
43	1,796,369	63,836,015	3553.6%	234,850	9,484,374	4038.5%	0.88
44	1,490,563	58,852,598	3948.3%	186,508	8,455,892	4533.8%	0.87
45	1,227,701	53,723,211	4375.9%	147,166	7,454,206	5065.2%	0.86
46	1,003,859	48,620,709	4843.4%	115,399	6,334,339	5489.1%	0.88
47	814,807	43,624,454	5354.0%	89,970	5,460,301	6069.0%	0.88
48	656,358	38,776,415	5907.8%	69,782	4,615,698	6614.5%	0.89
49	524,679	34,112,655	6501.6%	53,871	3,864,860	7174.2%	0.91
50	416,110	29,716,777	7141.6%	41,448	3,295,356	7950.6%	0.90
51	327,323	25,619,910	7827.1%	31,737	2,623,001	8264.9%	0.95
52	255,366	21,845,163	8554.5%	24,301	2,087,828	8591.7%	1.00
53	197,571	18,429,234	9327.9%	18,607	1,661,846	8931.4%	1.04
54	151,508	15,364,688	10141.2%	14,247	1,322,778	9284.5%	1.09
55	115,158	12,661,734	10995.1%	10,909	1,052,891	9651.6%	1.14
56	86,776	10,328,350	11902.3%	8,353	838,068	10033.2%	1.19
57	64,843	8,339,103	12860.5%	6,396	667,076	10429.8%	1.23
58	48,058	6,662,410	13863.2%	4,897	530,972	10842.2%	1.28
59	35,343	5,275,909	14927.5%	3,750	422,637	11270.9%	1.32
60	25,777	4,133,398	16035.1%	2,871	336,406	11716.5%	1.37

Lifetime	963,133,609	2,539,623,156	263.7%	567,029,956	747,486,321	131.8%	2.00
Lifetime*	556,303,887	702,100,935	126.2%	344,642,952	210,221,874	61.0%	2.07

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Virginia rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.5%, 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 6%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F	Accumulative Loss Ratio as of 12/31/2017		
		A Earned Premium	B Incurred Claims	C = B / A Loss Ratio	D Earned Premium	E Incurred Claims	F = E / D Loss Ratio		H Actual to Expected Ratio at 4.5% (on C)	I Expected at 6% (on F)	J = H / I Actual to Expected Ratio
Historical Experience	1998	168,478	0	0.0%	168,478	11,803	7.0%	0.00	0.0%	7.0%	0.00
	1999	2,560,434	6,342	0.2%	1,864,222	140,408	7.5%	0.03	0.2%	7.5%	0.03
	2000	11,396,617	799,919	7.0%	8,310,368	682,062	8.2%	0.86	5.7%	8.1%	0.70
	2001	26,357,812	1,887,246	7.2%	20,325,804	1,854,713	9.1%	0.78	6.6%	8.7%	0.76
	2002	40,902,404	5,830,315	14.3%	33,663,454	3,501,846	10.4%	1.37	10.3%	9.6%	1.08
	2003	45,926,027	7,827,660	17.0%	42,687,110	5,305,588	12.4%	1.37	12.6%	10.6%	1.19
	2004	43,347,561	4,800,886	11.1%	41,235,491	6,640,576	16.1%	0.69	12.3%	12.0%	1.02
	2005	41,853,950	7,934,859	19.0%	37,734,980	7,890,305	20.9%	0.91	13.5%	13.6%	0.99
	2006	40,589,954	12,535,485	30.9%	34,628,103	9,032,499	26.1%	1.18	16.0%	15.3%	1.04
	2007	39,488,020	17,009,497	43.1%	31,847,041	10,049,491	31.6%	1.37	19.1%	17.0%	1.12
	2008	38,480,022	21,687,525	56.4%	29,348,478	10,954,686	37.3%	1.51	22.8%	18.7%	1.22
	2009	37,196,897	16,353,713	44.0%	27,084,526	11,860,038	43.8%	1.00	24.6%	20.4%	1.20
	2010	35,753,658	17,368,919	48.6%	25,011,561	12,732,312	50.9%	0.95	26.3%	22.1%	1.19
	2011	37,582,249	18,713,068	49.8%	23,089,048	13,441,504	58.2%	0.86	27.9%	23.8%	1.17
	2012	38,061,352	27,098,640	71.2%	21,286,757	14,039,783	66.0%	1.08	30.5%	25.4%	1.20
	2013	36,484,739	22,324,766	61.2%	19,577,788	14,657,341	74.9%	0.82	32.1%	27.0%	1.19
	2014	34,224,330	30,950,979	90.4%	17,960,789	15,287,626	85.1%	1.06	34.8%	28.6%	1.22
	2015	32,263,896	28,515,507	88.4%	16,433,133	15,911,251	96.8%	0.91	36.9%	30.2%	1.22
	2016	30,086,031	36,868,889	122.5%	14,994,721	16,431,501	109.6%	1.12	39.8%	31.7%	1.25
	2017	28,397,182	44,199,470	155.6%	13,644,233	16,877,294	123.7%	1.26	43.2%	33.3%	1.30
Projected Experience	2018	27,377,141	32,689,829	119.4%	12,379,819	17,237,744	139.2%	0.86	45.3%	34.7%	1.30
	2019	25,907,163	36,099,262	139.3%	11,199,279	17,612,464	157.3%	0.89	47.5%	36.2%	1.31
	2020	24,439,716	39,705,705	162.5%	10,100,184	18,140,818	179.6%	0.90	49.9%	37.6%	1.33
	2021	22,980,257	43,507,228	189.3%	9,080,153	18,852,914	207.6%	0.91	52.5%	39.0%	1.35
	2022	21,534,424	47,468,846	220.4%	8,136,692	19,732,611	242.5%	0.91	55.2%	40.4%	1.37
	2023	20,107,028	51,585,806	256.6%	7,266,740	20,497,970	282.1%	0.91	58.1%	41.8%	1.39
	2024	18,704,362	55,767,933	298.2%	6,466,997	21,197,610	327.8%	0.91	61.1%	43.2%	1.41
	2025	17,332,831	60,003,973	346.2%	5,734,130	21,844,816	381.0%	0.91	64.2%	44.6%	1.44
	2026	15,996,284	64,178,965	401.2%	5,065,065	22,454,701	443.3%	0.91	67.5%	45.9%	1.47
	2027	14,699,934	68,223,117	464.1%	4,456,790	22,961,925	515.2%	0.90	70.8%	47.2%	1.50
	2028	13,449,218	72,072,524	535.9%	3,905,873	23,307,088	596.7%	0.90	74.2%	48.5%	1.53
	2029	12,248,406	75,628,489	617.5%	3,408,755	23,500,595	689.4%	0.90	77.7%	49.7%	1.56
	2030	11,102,007	78,774,161	709.5%	2,961,936	23,501,333	793.4%	0.89	81.1%	50.9%	1.59
	2031	10,013,624	81,472,053	813.6%	2,562,214	23,339,837	910.9%	0.89	84.6%	52.0%	1.63
	2032	8,986,458	83,664,011	931.0%	2,206,484	22,981,598	1041.5%	0.89	88.0%	53.0%	1.66
	2033	8,023,179	85,274,647	1062.9%	1,891,304	22,477,824	1188.5%	0.89	91.3%	53.9%	1.69
	2034	7,123,096	86,246,573	1210.8%	1,613,135	21,760,373	1348.9%	0.90	94.5%	54.8%	1.73
	2035	6,287,731	86,423,486	1374.5%	1,368,538	20,813,470	1520.9%	0.90	97.7%	55.6%	1.76
	2036	5,518,190	85,869,881	1556.1%	1,154,438	19,710,429	1707.4%	0.91	100.6%	56.3%	1.79
	2037	4,814,070	84,687,628	1759.2%	968,121	18,448,940	1905.6%	0.92	103.5%	56.9%	1.82
	2038	4,173,419	82,786,637	1983.7%	806,963	17,075,237	2116.0%	0.94	106.1%	57.4%	1.85
	2039	3,594,961	80,116,139	2228.6%	668,436	15,633,113	2338.8%	0.95	108.6%	57.9%	1.88
	2040	3,076,676	76,834,064	2497.3%	550,079	14,183,069	2578.4%	0.97	110.9%	58.3%	1.90
	2041	2,615,496	72,975,218	2790.1%	449,580	12,823,864	2852.4%	0.98	112.9%	58.6%	1.93
	2042	2,208,858	68,735,275	3111.8%	364,766	11,509,944	3155.4%	0.99	114.8%	58.9%	1.95
	2043	1,852,689	64,155,528	3462.8%	293,772	10,374,739	3531.6%	0.98	116.5%	59.2%	1.97
	2044	1,543,158	59,343,908	3845.6%	234,979	9,284,297	3951.1%	0.97	118.0%	59.4%	1.99
	2045	1,276,077	54,402,786	4263.3%	186,743	8,196,614	4389.3%	0.97	119.3%	59.6%	2.00
	2046	1,047,765	49,448,952	4719.5%	147,497	7,137,990	4839.4%	0.98	120.4%	59.7%	2.02
	2047	854,249	44,539,610	5213.9%	115,826	6,130,426	5292.8%	0.99	121.4%	59.8%	2.03
	2048	691,467	39,750,301	5748.7%	90,476	5,239,249	5790.7%	0.99	122.2%	59.9%	2.04
	2049	555,544	35,134,362	6324.3%	70,343	4,436,837	6307.5%	1.00	123.0%	60.0%	2.05
	2050	442,932	30,763,217	6945.4%	54,466	3,709,302	6810.3%	1.02	123.6%	60.1%	2.06
	2051	350,404	26,676,582	7613.1%	42,040	3,058,082	7274.1%	1.05	124.1%	60.1%	2.06
	2052	274,967	22,886,466	8323.3%	32,379	2,462,960	7606.7%	1.09	124.5%	60.1%	2.07
	2053	214,062	19,434,166	9078.8%	24,925	1,970,959	7907.5%	1.15	124.8%	60.2%	2.07
	2054	165,244	16,309,196	9869.8%	19,187	1,577,239	8220.3%	1.20	125.1%	60.2%	2.08
	2055	126,507	13,545,564	10707.4%	14,770	1,262,167	8545.5%	1.25	125.3%	60.2%	2.08
	2056	95,978	11,113,819	11579.5%	11,370	1,010,025	8883.6%	1.30	125.4%	60.2%	2.08
	2057	72,235	9,043,427	12519.4%	8,752	808,259	9235.2%	1.36	125.6%	60.2%	2.09
	2058	53,963	7,292,489	13513.9%	6,737	646,787	9600.6%	1.41	125.7%	60.2%	2.09
	2059	40,019	5,816,424	14534.2%	5,186	517,577	9980.6%	1.46	125.8%	60.2%	2.09
	2060	29,434	4,592,088	15601.2%	3,992	414,178	10375.8%	1.50	125.8%	60.2%	2.09
	2061	21,452	3,588,229	16726.7%	3,073	331,422	10786.1%	1.55	125.9%	60.2%	2.09
	2062	15,502	2,767,906	17855.5%	2,365	265,203	11212.8%	1.59	125.9%	60.2%	2.09
	2063	11,092	2,113,797	19056.3%	1,821	212,209	11656.1%	1.63	125.9%	60.2%	2.09
	2064	7,855	1,586,671	20199.1%	1,401	169,805	12117.0%	1.67	125.9%	60.2%	2.09
	2065	5,504	1,174,372	21336.0%	1,079	135,874	12596.0%	1.69	125.9%	60.2%	2.09
	2066	3,814	852,329	22346.3%	830	108,723	13094.1%	1.71	125.9%	60.2%	2.09
	2067	2,610	605,151	23186.8%	639	86,997	13611.7%	1.70	126.0%	60.2%	2.09
	2068	1,761	422,569	23992.2%	492	69,613	14149.9%	1.70	126.0%	60.2%	2.09
	2069	1,168	286,464	24533.5%	379	55,703	14709.3%	1.67	126.0%	60.2%	2.09
	2070	764	193,716	25348.9%	291	44,572	15290.9%	1.66	126.0%	60.2%	2.09
Past Future Lifetime		641,121,614 322,072,746 963,194,360	322,713,683 2,228,631,539 2,551,345,223	50.3% 692.0% 264.9%	460,896,085 106,142,281 567,038,366	187,302,627 561,317,893 748,620,521	40.6% 528.8% 132.0%	1.24 1.31 2.01	43.2% 478.3% 126.0%	33.3% 368.4% 60.0%	1.30 1.30 2.10

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Virginia rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
Total	1,947	1,991	98%	1,589	1,609	99%	912	912	100%	1,070	1,072	100%

¹ Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
Total	22,224	21,949	3,409	3,461	101%	98%	101%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM

State	Pre/Post Rate Stability	Annualized Premium (as of 9/30/2018)	Authorized Increase (as of 1/31/2019)
Alabama	Both	671,452	86.44%
Alaska	Both	73,662	86.44%
Arizona	Both	412,309	86.44%
Arkansas	Both	276,812	29.80%
California	Post Only	518,297	15.00%
California	Pre Only	445,506	41.60%
Colorado	Both	442,363	86.44%
Connecticut	Both	1,596,354	0.00%
Delaware	Both	84,212	83.28%
District of Columbia	Both	43,146	10.00%
Florida	Both	1,940,823	Varies by issue age
Georgia	Both	452,851	25.35%
Hawaii	Both	66,174	58.12%
Idaho	Both	32,678	47.50%
Illinois	Both	2,897,738	86.44%
Indiana	Both	192,365	18.00%
Iowa	Both	286,517	83.28%
Kansas	Both	237,644	86.44%
Kentucky	Both	320,229	18.00%
Louisiana	Both	703,609	18.00%
Maine	Both	442,122	71.10%
Maryland	Both	966,966	32.25%
Massachusetts	Both	2,236,944	10.00%
Michigan	Both	713,730	86.44%
Minnesota	Both	462,520	18.00%
Mississippi	Both	422,687	47.50%
Missouri	Both	898,868	48.21%
Nebraska	Both	119,116	48.21%
Nevada	Both	32,914	29.80%
New Hampshire	Both	404,527	57.06%
New Jersey	Both	2,365,069	56.35%
New Mexico	Both	40,326	18.00%
New York	Both	6,487,836	59.10%
North Carolina	Both	1,428,093	42.50%
Ohio	Both	930,571	53.40%
Oklahoma	Both	490,991	37.50%
Oregon	Both	11,123	69.92%
Pennsylvania	Both	2,233,132	41.60%
Rhode Island	Both	267,241	18.00%
South Carolina	Both	246,847	41.60%
Tennessee	Both	943,831	84.38%
Texas	Both	1,897,824	33.38%
Utah	Both	36,132	86.44%
Vermont	Both	124,495	0.00%
Virginia	Both	1,403,671	18.00%
Washington	Both	255,150	86.44%
West Virginia	Both	76,987	86.44%
Wisconsin	Both	331,853	86.44%
Wyoming	Both	93,705	86.44%

Attachment 6
Metropolitan Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Policy Forms: 1LTC97 and 2LTC97
Nationwide Experience, without Interest

Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserve	Loss Ratio
1998	168,478	-	-	0.0%
1999	2,560,434	6,342	-	0.2%
2000	11,396,617	799,919	-	7.0%
2001	26,357,812	1,887,246	-	7.2%
2002	40,902,404	5,830,315	-	14.3%
2003	45,892,853	7,822,627	-	17.0%
2004	43,313,897	4,799,399	-	11.1%
2005	41,821,885	7,934,859	-	19.0%
2006	40,558,971	12,532,279	-	30.9%
2007	39,457,949	17,005,444	-	43.1%
2008	38,451,155	21,678,428	-	56.4%
2009	37,168,872	16,348,508	-	44.0%
2010	35,726,553	17,367,740	475,898,329*	48.6%
2011	37,553,252	18,711,676	50,779,469	49.8%
2012	38,031,598	27,091,833	46,195,545	71.2%
2013	36,456,075	22,314,473	41,016,670	61.2%
2014	34,197,560	30,938,181	32,736,919	90.5%
2015	32,238,197	28,500,276	38,035,425	88.4%
2016	30,061,755	36,841,902	21,639,108	122.6%
2017	28,374,243	44,152,199	32,087,208	155.6%
Total	640,690,562	322,563,648	738,388,673	50.3%

Virginia Experience, without Interest

Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserve	Loss Ratio
1998	13,014	-	-	0.0%
1999	226,987	-	-	0.0%
2000	559,527	-	-	0.0%
2001	1,073,210	-	-	0.0%
2002	1,580,116	332,809	-	21.1%
2003	1,764,811	192,666	-	10.9%
2004	1,672,874	6,964	-	0.4%
2005	1,631,414	800,265	-	49.1%
2006	1,590,958	120,231	-	7.6%
2007	1,557,052	858,896	-	55.2%
2008	1,527,779	491,437	-	32.2%
2009	1,492,516	169,511	-	11.4%
2010	1,463,774	57,212	23,157,879*	3.9%
2011	1,520,810	543,820	1,930,460	35.8%
2012	1,544,921	941,545	2,468,176	60.9%
2013	1,514,581	825,131	2,498,300	54.5%
2014	1,475,428	873,440	2,779,157	59.2%
2015	1,414,938	1,682,136	2,465,279	118.9%
2016	1,363,942	2,073,460	2,273,275	152.0%
2017	1,306,593	1,652,994	2,078,450	126.5%
Total	26,295,245	11,622,518	39,650,976	44.2%

* Figure is cumulative ALR as of 12/31/2010. Prior year's ALR are not available.

Attachment 7
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Premium Rate Increase
Policy Forms: 1LTC97 and 2LTC97

		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	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592	
1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576	
2000	11,396,617	799,919	7.0%	9,132	24,621,304	1,728,150	7.0%							4.50%	2.1604	
2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,801,641	7.2%							4.50%	2.0674	
2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%							4.50%	1.9783	
2003	45,926,027	7,827,660	17.0%	23,333	86,945,096	14,818,975	17.0%							4.50%	1.8932	
2004	43,347,561	4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%							4.50%	1.8116	
2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%							4.50%	1.7336	
2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%							4.50%	1.6590	
2007	39,488,020	17,009,497	43.1%	20,727	62,688,288	27,003,031	43.1%							4.50%	1.5875	
2008	38,480,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%							4.50%	1.5192	
2009	37,196,897	16,353,713	44.0%	19,771	54,074,832	23,774,141	44.0%							4.50%	1.4537	
2010	35,710,179	17,368,919	48.6%	19,205	49,678,012	24,162,672	48.6%							4.50%	1.3911	
2011	34,434,190	18,713,068	54.3%	18,705	45,840,121	24,911,558	54.3%							4.50%	1.3312	
2012	33,105,882	27,098,640	81.9%	18,059	42,173,997	34,521,296	81.9%							4.50%	1.2739	
2013	31,728,095	22,324,766	70.4%	17,587	38,678,293	27,215,118	70.4%							4.50%	1.2191	
2014	29,719,137	30,950,979	104.1%	17,174	34,669,152	36,106,169	104.1%							4.50%	1.1666	
2015	27,936,900	28,515,507	102.1%	16,675	31,186,665	31,832,579	102.1%							4.50%	1.1163	
2016	26,031,714	36,868,889	141.6%	16,123	27,808,477	39,385,329	141.6%							4.50%	1.0683	
2017	24,512,177	44,199,470	180.3%	15,643	25,057,632	45,183,015	180.3%							4.50%	1.0223	
Projected Future Experience	2018	23,631,688	32,689,829	138.3%	15,052	23,117,273	31,978,238	138.3%	1.0000	N/A	0.0378	N/A	0.962	0.964	4.50%	0.9782
	2019	22,362,817	36,099,262	161.4%	14,448	20,933,993	33,792,778	161.4%	1.0000	N/A	0.0401	N/A	0.960	0.946	4.50%	0.9381
	2020	21,096,130	39,705,705	188.2%	13,833	18,897,836	35,568,224	188.2%	1.0000	N/A	0.0425	N/A	0.957	0.943	4.50%	0.8958
	2021	19,836,339	43,507,228	219.3%	13,209	17,004,134	37,295,325	219.3%	1.0000	N/A	0.0451	N/A	0.955	0.940	4.50%	0.8572
	2022	18,588,310	47,468,846	255.4%	12,578	15,248,130	38,939,051	255.4%	1.0000	N/A	0.0478	N/A	0.952	0.937	4.50%	0.8203
	2023	17,356,196	51,585,806	297.2%	11,942	13,624,323	40,493,995	297.2%	1.0000	N/A	0.0506	N/A	0.949	0.934	4.50%	0.7850
	2024	16,145,427	55,767,933	345.4%	11,302	12,126,125	41,891,765	345.4%	1.0000	N/A	0.0536	N/A	0.946	0.930	4.50%	0.7512
	2025	14,961,535	60,003,973	401.1%	10,662	10,754,841	43,132,818	401.1%	1.0000	N/A	0.0566	N/A	0.943	0.927	4.50%	0.7188
	2026	13,807,840	64,178,965	464.8%	10,024	9,498,112	44,147,310	464.8%	1.0000	N/A	0.0598	N/A	0.940	0.923	4.50%	0.6879
	2027	12,688,844	68,223,117	537.7%	9,391	8,352,515	44,908,319	537.7%	1.0000	N/A	0.0632	N/A	0.937	0.919	4.50%	0.6583
2028	11,609,237	72,072,524	620.8%	8,765	7,312,782	45,399,250	620.8%	1.0000	N/A	0.0666	N/A	0.933	0.915	4.50%	0.6299	
2029	10,570,708	75,628,489	715.3%	8,149	6,373,073	45,587,742	715.3%	1.0000	N/A	0.0702	N/A	0.930	0.911	4.50%	0.6028	
2030	9,583,147	78,774,161	822.0%	7,547	5,527,828	45,439,145	822.0%	1.0000	N/A	0.0740	N/A	0.926	0.906	4.50%	0.5768	
2031	8,643,665	81,472,053	942.6%	6,960	4,771,204	44,971,641	942.6%	1.0000	N/A	0.0778	N/A	0.922	0.902	4.50%	0.5520	
2032	7,757,025	83,664,011	1078.6%	6,390	4,097,406	44,192,897	1078.6%	1.0000	N/A	0.0818	N/A	0.918	0.897	4.50%	0.5282	
2033	6,925,532	85,274,647	1231.3%	5,841	3,500,666	43,103,986	1231.3%	1.0000	N/A	0.0859	N/A	0.914	0.893	4.50%	0.5055	
2034	6,148,589	86,246,573	1402.7%	5,315	2,974,108	41,717,959	1402.7%	1.0000	N/A	0.0901	N/A	0.910	0.888	4.50%	0.4837	
2035	5,427,510	86,423,486	1592.3%	4,812	2,512,266	40,003,381	1592.3%	1.0000	N/A	0.0946	N/A	0.905	0.883	4.50%	0.4629	
2036	4,763,249	85,689,881	1802.8%	4,336	2,109,851	38,035,531	1802.8%	1.0000	N/A	0.0991	N/A	0.901	0.878	4.50%	0.4429	
2037	4,155,459	84,687,628	2038.0%	3,886	1,761,373	35,896,517	2038.0%	1.0000	N/A	0.1037	N/A	0.896	0.872	4.50%	0.4239	
2038	3,602,455	82,786,637	2298.1%	3,465	1,461,217	33,579,659	2298.1%	1.0000	N/A	0.1084	N/A	0.892	0.867	4.50%	0.4056	
2039	3,103,136	80,116,139	2581.8%	3,072	1,204,482	31,097,091	2581.8%	1.0000	N/A	0.1134	N/A	0.887	0.861	4.50%	0.3882	
2040	2,655,758	76,834,064	2883.1%	2,708	986,443	28,538,902	2883.1%	1.0000	N/A	0.1184	N/A	0.882	0.856	4.50%	0.3714	
2041	2,257,671	72,975,218	3232.3%	2,374	802,468	25,938,364	3232.3%	1.0000	N/A	0.1235	N/A	0.876	0.850	4.50%	0.3554	
2042	1,906,665	68,735,275	3605.0%	2,068	648,523	23,379,249	3605.0%	1.0000	N/A	0.1286	N/A	0.871	0.845	4.50%	0.3401	
2043	1,599,223	64,155,528	4011.7%	1,792	520,528	20,881,836	4011.7%	1.0000	N/A	0.1337	N/A	0.866	0.839	4.50%	0.3255	
2044	1,332,040	59,343,908	4455.1%	1,542	414,892	18,483,936	4455.1%	1.0000	N/A	0.1393	N/A	0.861	0.833	4.50%	0.3115	
2045	1,101,497	54,402,786	4939.0%	1,319	328,311	16,215,231	4939.0%	1.0000	N/A	0.1447	N/A	0.855	0.827	4.50%	0.2981	
2046	904,421	49,448,952	5467.5%	1,121	257,962	14,104,017	5467.5%	1.0000	N/A	0.1502	N/A	0.850	0.821	4.50%	0.2852	
2047	737,380	44,539,610	6040.3%	946	201,261	12,156,704	6040.3%	1.0000	N/A	0.1558	N/A	0.844	0.815	4.50%	0.2729	
2048	596,868	39,750,301	6659.8%	794	155,895	10,382,300	6659.8%	1.0000	N/A	0.1614	N/A	0.839	0.809	4.50%	0.2612	
2049	479,541	35,134,362	7326.7%	661	119,857	8,781,504	7326.7%	1.0000	N/A	0.1672	N/A	0.833	0.803	4.50%	0.2499	
2050	382,335	30,763,217	8046.1%	547	91,446	7,357,873	8046.1%	1.0000	N/A	0.1731	N/A	0.827	0.797	4.50%	0.2392	
2051	302,465	26,676,582	8819.7%	449	69,228	6,105,686	8819.7%	1.0000	N/A	0.1793	N/A	0.821	0.791	4.50%	0.2298	
2052	237,340	22,868,466	9642.5%	365	51,985	5,012,642	9642.5%	1.0000	N/A	0.1856	N/A	0.814	0.785	4.50%	0.2190	
2053	184,776	19,434,166	10517.7%	295	38,727	4,073,217	10517.7%	1.0000	N/A	0.1918	N/A	0.808	0.778	4.50%	0.2096	
2054	142,637	16,309,196	11434.1%	237	28,608	3,271,056	11434.1%	1.0000	N/A	0.1987	N/A	0.801	0.772	4.50%	0.2006	
2055	109,200	13,545,564	12404.4%	188	20,958	2,599,778	12404.4%	1.0000	N/A	0.2044	N/A	0.796	0.766	4.50%	0.1919	
2056	82,847	11,113,819	13414.8%	148	15,216	2,041,203	13414.8%	1.0000	N/A	0.2113	N/A	0.789	0.759	4.50%	0.1837	
2057	62,353	9,043,427	14503.6%	116	10,959	1,588,423	14503.6%	1.0000	N/A	0.2211	N/A	0.779	0.753	4.50%	0.1758	
2058	46,580	7,292,489	15655.7%	89	7,834	1,226,496	15655.7%	1.0000	N/A	0.2278	N/A	0.772	0.747	4.50%	0.1682	
2059	34,544	5,816,424	16837.8%	69	5,560	936,117	16837.8%	1.0000	N/A	0.2317	N/A	0.768	0.742	4.50%	0.1609	
2060	25,407	4,592,088	18073.9%	52	3,913	707,242	18073.9%	1.0000	N/A	0.2391	N/A	0.761	0.736	4.50%	0.1540	
2061	18,517	3,588,229	19377.7%	39	2,729	528,837	19377.7%	1.0000	N/A	0.2456	N/A	0.754	0.729	4.50%	0.1474	
2062	13,391	2,767,906	20665.4%	29	1,887	390,370	20665.4%	1.0000	N/A	0.2527	N/A	0.747	0.723	4.50%	0.1410	
2063	9,575	2,113,797	22076.6%	22	1,292	285,281	22076.6%	1.0000	N/A	0.2630	N/A	0.737	0.716	4.50%	0.1350	
2064																

Attachment 8-A
Metropolitan Life Insurance Company
Nationwide Experience Projections With Proposed Rate Level Since Inception
Policy Forms: 1LTC97 and 2LTC97

		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	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	375,699	-	0.0%	382	1,170,321	-	0.0%						6.00%	3.1150		
	1999	5,709,677	6,342	0.1%	2,956	16,779,153	18,637	0.1%						6.00%	2.9387		
	2000	25,414,047	799,919	3.1%	9,132	70,457,376	2,217,680	3.1%						6.00%	2.7724		
	2001	58,776,973	1,887,246	3.2%	16,499	153,728,359	4,936,002	3.2%						6.00%	2.6155		
	2002	91,210,888	5,830,315	6.4%	23,624	225,054,446	14,385,764	6.4%						6.00%	2.4674		
	2003	102,413,387	7,827,660	7.6%	23,333	238,392,055	18,220,782	7.6%						6.00%	2.3277		
	2004	96,663,500	4,800,886	5.0%	22,403	212,271,503	10,542,668	5.0%						6.00%	2.1960		
	2005	93,332,803	7,934,859	8.5%	21,705	193,355,987	16,438,512	8.5%						6.00%	2.0717		
	2006	90,514,136	12,535,485	13.8%	21,156	176,902,456	24,499,578	13.8%						6.00%	1.9544		
	2007	88,056,983	17,009,497	19.3%	20,727	162,358,412	31,361,950	19.3%						6.00%	1.8438		
	2008	85,809,065	21,687,525	25.3%	20,268	149,258,437	37,723,824	25.3%						6.00%	1.7394		
	2009	82,947,740	16,353,713	19.7%	19,771	136,114,507	26,835,904	19.7%						6.00%	1.6410		
	2010	79,632,414	17,368,919	21.8%	19,205	123,277,515	26,888,512	21.8%						6.00%	1.5481		
	2011	76,787,004	18,713,068	24.4%	18,705	112,143,950	27,329,591	24.4%						6.00%	1.4605		
	2012	73,824,925	27,098,640	36.7%	18,059	101,715,064	37,336,168	36.7%						6.00%	1.3778		
	2013	70,752,509	22,324,766	31.6%	17,587	91,964,082	29,071,721	31.6%						6.00%	1.2998		
Projected Future Experience	2014	66,272,606	30,950,979	46.7%	17,174	81,265,194	37,952,896	46.7%						6.00%	1.2262		
	2015	62,298,281	28,515,507	45.8%	16,675	72,067,711	32,987,224	45.8%						6.00%	1.1568		
	2016	58,049,786	36,868,889	63.5%	16,123	63,351,867	40,236,375	63.5%						6.00%	1.0913		
	2017	54,661,272	44,199,470	80.9%	15,643	56,277,224	45,506,139	80.9%						6.00%	1.0296		
	2018	52,697,813	52,689,829	62.0%	15,052	51,184,641	31,751,168	62.0%	2.2300	N/A	0.0378	N/A	0.962	0.964	6.00%	0.9713	
	2019	49,868,277	36,099,262	72.4%	14,448	45,694,672	33,078,022	72.4%	2.2300	N/A	0.0401	N/A	0.960	0.946	6.00%	0.9163	
	2020	47,043,611	39,705,705	84.4%	13,833	40,666,424	34,323,237	84.4%	2.2300	N/A	0.0425	N/A	0.957	0.943	6.00%	0.8644	
	2021	44,234,322	43,507,228	98.4%	13,209	36,073,547	35,480,594	98.4%	2.2300	N/A	0.0451	N/A	0.955	0.940	6.00%	0.8155	
	2022	41,451,261	47,468,846	114.5%	12,578	31,890,502	36,520,127	114.5%	2.2300	N/A	0.0478	N/A	0.952	0.937	6.00%	0.7693	
	2023	38,703,691	51,585,806	133.3%	11,942	28,091,189	37,441,045	133.3%	2.2300	N/A	0.0506	N/A	0.949	0.934	6.00%	0.7258	
	2024	36,003,721	55,767,933	154.9%	11,302	24,652,404	38,185,319	154.9%	2.2300	N/A	0.0536	N/A	0.946	0.930	6.00%	0.6847	
	2025	33,363,685	60,003,973	179.8%	10,662	21,551,625	38,760,201	179.8%	2.2300	N/A	0.0566	N/A	0.943	0.927	6.00%	0.6460	
	2026	30,790,986	64,176,965	208.4%	10,024	18,763,927	39,110,454	208.4%	2.2300	N/A	0.0598	N/A	0.940	0.923	6.00%	0.6094	
	2027	28,295,664	68,223,117	241.1%	9,391	16,267,251	39,221,648	241.1%	2.2300	N/A	0.0632	N/A	0.937	0.919	6.00%	0.5749	
	2028	25,888,180	72,072,524	278.4%	8,765	14,040,738	39,089,323	278.4%	2.2300	N/A	0.0666	N/A	0.933	0.915	6.00%	0.5424	
	2029	23,576,757	75,628,489	320.8%	8,149	12,063,314	38,696,169	320.8%	2.2300	N/A	0.0702	N/A	0.930	0.907	6.00%	0.5117	
	2030	21,370,073	78,774,161	368.6%	7,547	10,315,319	38,024,234	368.6%	2.2300	N/A	0.0740	N/A	0.926	0.906	6.00%	0.4827	
	2031	19,275,062	81,472,053	422.7%	6,960	8,777,414	37,100,476	422.7%	2.2300	N/A	0.0778	N/A	0.922	0.902	6.00%	0.4554	
	2032	17,297,887	83,664,011	483.7%	6,390	7,431,184	35,942,116	483.7%	2.2300	N/A	0.0818	N/A	0.918	0.897	6.00%	0.4296	
	2033	15,443,687	85,274,647	552.2%	5,841	6,259,074	34,560,421	552.2%	2.2300	N/A	0.0859	N/A	0.914	0.893	6.00%	0.4053	
	2034	13,711,132	86,246,573	629.0%	5,315	5,242,356	32,975,780	629.0%	2.2300	N/A	0.0901	N/A	0.910	0.888	6.00%	0.3823	
	2035	12,103,152	86,423,486	714.1%	4,812	4,365,619	31,173,039	714.1%	2.2300	N/A	0.0946	N/A	0.905	0.883	6.00%	0.3607	
	2036	10,621,873	85,869,881	808.4%	4,336	3,614,453	29,220,144	808.4%	2.2300	N/A	0.0991	N/A	0.901	0.878	6.00%	0.3403	
	2037	9,266,524	84,687,628	913.9%	3,886	2,974,764	27,186,644	913.9%	2.2300	N/A	0.1037	N/A	0.896	0.872	6.00%	0.3210	
	2038	8,033,346	82,786,637	1030.5%	3,465	2,432,911	25,072,059	1030.5%	2.2300	N/A	0.1084	N/A	0.892	0.867	6.00%	0.3029	
	2039	6,919,883	80,116,139	1157.8%	3,072	1,977,073	22,889,901	1157.8%	2.2300	N/A	0.1134	N/A	0.887	0.861	6.00%	0.2857	
	2040	5,922,244	76,834,064	1297.4%	2,708	1,596,263	20,709,606	1297.4%	2.2300	N/A	0.1184	N/A	0.882	0.856	6.00%	0.2695	
	2041	5,034,526	72,975,218	1449.5%	2,374	1,280,179	18,556,137	1449.5%	2.2300	N/A	0.1235	N/A	0.876	0.850	6.00%	0.2543	
	2042	4,251,795	68,735,275	1616.6%	2,068	1,019,949	16,488,683	1616.6%	2.2300	N/A	0.1286	N/A	0.871	0.845	6.00%	0.2399	
	2043	3,566,211	64,155,528	1799.0%	1,792	807,063	14,518,927	1799.0%	2.2300	N/A	0.1337	N/A	0.866	0.839	6.00%	0.2263	
	2044	2,970,401	59,343,908	1997.8%	1,542	634,176	12,669,828	1997.8%	2.2300	N/A	0.1393	N/A	0.861	0.833	6.00%	0.2135	
	2045	2,456,299	54,402,786	2214.8%	1,319	494,732	10,957,459	2214.8%	2.2300	N/A	0.1447	N/A	0.855	0.827	6.00%	0.2014	
	2046	2,016,825	49,449,952	2451.8%	1,121	383,223	9,395,934	2451.8%	2.2300	N/A	0.1502	N/A	0.850	0.821	6.00%	0.1900	
	2047	1,644,330	44,539,610	2708.7%	946	294,758	7,984,053	2708.7%	2.2300	N/A	0.1558	N/A	0.844	0.815	6.00%	0.1793	
	2048	1,330,994	39,750,301	2986.5%	794	225,085	6,722,202	2986.5%	2.2300	N/A	0.1614	N/A	0.839	0.809	6.00%	0.1691	
	2049	1,069,358	35,134,362	3285.6%	661	170,604	5,605,280	3285.6%	2.2300	N/A	0.1672	N/A	0.833	0.803	6.00%	0.1595	
	2050	852,592	30,763,217	3608.2%	547	128,322	4,630,108	3608.2%	2.2300	N/A	0.1731	N/A	0.827	0.797	6.00%	0.1505	
	2051	674,486	26,676,582	3955.1%	449	95,769	3,787,771	3955.1%	2.2300	N/A	0.1793	N/A	0.821	0.791	6.00%	0.1420	
	2052	529,280	22,886,466	4324.1%	365	70,998	3,065,677	4324.1%	2.2300	N/A	0.1856	N/A	0.814	0.785	6.00%	0.1340	
	2053	412,044	19,434,166	4716.5%	295	52,070	2,455,883	4716.5%	2.2300	N/A	0.1918	N/A	0.808	0.778	6.00%	0.1264	
	2054	318,075	16,309,196	5127.5%	237	37,920	1,944,323	5127.5%	2.2300	N/A	0.1987	N/A	0.801	0.772	6.00%	0.1192	
	2055	243,511	13,545,564	5562.6%	188	27,387	1,523,446	5562.6%	2.2300	N/A	0.2044	N/A	0.796	0.766	6.00%	0.1125	
	2056	184,746	11,113,819	6015.7%	148	19,602	1,179,200	6015.7%	2.2300	N/A	0.2113	N/A	0.789	0.759	6.00%	0.1061	
	2057	139,045	9,043,427	6504.0%	116	13,918	905,214	6504.0%	2.2300	N/A	0.2211	N/A	0.779	0.753	6.00%	0.1001	
	2058	103,873	7,292,489	7020.6%	89	9,809	688,634	7020.6%	2.2300	N/A	0.2278	N/A	0.772	0.747	6.00%	0.0944	
	2059	77,031	5,816,424	7550.7%	69	6,862	518,158	7550.7%	2.2300	N/A	0.2317	N/A	0.768	0.742	6.00%	0.0891	
	2060	56,657	4,592,088	8105.0%	52	4,762	385,932	8105.0%	2.2300	N/A	0.2391	N/A	0.761	0.736	6.00%	0.0840	
	2061	41,293	3,588,229	8689.7%	39	3,274	284,495	8689.7%	2.2300	N/A	0.2456	N/A	0.754	0.729	6.00%	0.0793	
	2062	29,839	2,767,906	9276.1%	29	2,232	207,033	9276.1%	2.2300	N/A	0.2527	N/A	0.747	0.723	6.00%	0.0746	
	2063	21,132	2,113,797	9900.0%	22	1,507	149,168	9900.0%	2.2300	N/A	0.2630	N/A	0.737	0.716	6.00%	0.0708	
	2064	15,120	1,586,671	10493.7%	16	1,007	105,624	10493.7%	2.2300	N/A	0.2633	N/A	0.737	0.708	6.00%	0.0666	
	2065	10,595	1,174,372	11084.3%	12	665	73,753	11084.3%	2.2300	N/A	0.2804	N/A	0.720	0.701	6.00%	0.0628	
	2066	7,342	852,329	11609.2%	8	435	50,498	11609.2%	2.2300	N/A	0.2783	N/A	0.722	0.693	6.00%	0.0599	
2067	5,024	605,151	12045.8%	6	281	33,824	12045.8%	2.2300	N/A	0.3004	N/A	0.709	0.684				

Attachment 8-B
Metropolitan Life Insurance Company
Virginia Experience Projections With Proposed Rate Level Since Inception
Policy Forms: 1LTC97 and 2LTC97

	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
Historical Experience	1998	29,021	-	0.0%	53	90,403	-	0.0%							6.00%	3.1150
	1999	506,172	-	0.0%	239	1,487,498	-	0.0%							6.00%	2.9387
	2000	1,247,724	-	0.0%	485	3,459,164	-	0.0%							6.00%	2.7772
	2001	2,393,219	-	0.0%	804	6,259,351	-	0.0%							6.00%	2.6155
	2002	3,523,603	332,809	9.4%	1,163	8,694,164	821,176	9.4%							6.00%	2.4674
	2003	4,151,718	192,666	4.6%	1,138	9,664,132	448,477	4.6%							6.00%	2.3277
	2004	3,939,935	6,964	0.2%	1,104	8,652,035	15,292	0.2%							6.00%	2.1960
	2005	3,839,913	800,265	20.8%	1,076	7,955,082	1,657,895	20.8%							6.00%	2.0717
	2006	3,744,920	120,231	3.2%	1,053	7,319,139	234,982	3.2%							6.00%	1.9544
	2007	3,665,709	858,896	23.4%	1,038	6,758,799	1,583,625	23.4%							6.00%	1.8438
	2008	3,597,940	491,437	13.7%	1,026	6,258,347	854,818	13.7%							6.00%	1.7394
	2009	3,511,741	169,511	4.8%	1,010	5,762,651	278,162	4.8%							6.00%	1.6410
	2010	3,439,503	57,212	1.7%	988	5,324,633	88,569	1.7%							6.00%	1.5481
	2011	3,281,042	543,820	16.6%	956	4,791,814	794,225	16.6%							6.00%	1.4605
	2012	3,169,547	1,038,636	32.8%	933	4,366,962	1,431,020	32.8%							6.00%	1.3778
	2013	3,101,841	926,682	29.9%	917	4,031,771	1,204,501	29.9%							6.00%	1.2999
	Projected Future Experience	2014	3,013,855	1,201,266	39.9%	907	3,695,667	1,473,024	39.9%							6.00%
2015		2,883,843	1,682,136	58.3%	887	3,336,079	1,945,924	58.3%							6.00%	1.1568
2016		2,776,669	2,074,661	74.7%	857	3,030,281	2,264,154	74.7%							6.00%	1.0913
2017		2,658,521	1,678,818	63.1%	830	2,737,115	1,728,449	63.1%							6.00%	1.0296
2018		2,610,716	1,590,470	60.9%	800	2,535,752	1,544,801	60.9%	2.2300	N/A	0.0363	N/A	0.964	0.982	6.00%	0.9713
2019		2,479,486	1,774,665	71.6%	769	2,271,971	1,626,139	71.6%	2.2300	N/A	0.0386	N/A	0.961	0.950	6.00%	0.9163
2020		2,347,583	1,971,364	84.0%	738	2,029,347	1,704,128	84.0%	2.2300	N/A	0.0410	N/A	0.959	0.947	6.00%	0.8644
2021		2,215,435	2,178,402	98.3%	705	1,806,710	1,776,509	98.3%	2.2300	N/A	0.0435	N/A	0.957	0.944	6.00%	0.8155
2022		2,083,582	2,394,400	114.9%	673	1,603,003	1,842,130	114.9%	2.2300	N/A	0.0461	N/A	0.954	0.940	6.00%	0.7693
2023		1,952,580	2,621,084	134.2%	640	1,417,185	1,902,386	134.2%	2.2300	N/A	0.0489	N/A	0.951	0.937	6.00%	0.7258
2024		1,822,918	2,853,694	156.5%	607	1,248,185	1,953,976	156.5%	2.2300	N/A	0.0518	N/A	0.948	0.934	6.00%	0.6847
2025		1,695,004	3,090,235	182.3%	574	1,094,906	1,996,170	182.3%	2.2300	N/A	0.0549	N/A	0.945	0.930	6.00%	0.6468
2026		1,569,403	3,323,202	211.7%	540	956,389	2,025,149	211.7%	2.2300	N/A	0.0580	N/A	0.942	0.926	6.00%	0.6092
2027		1,446,703	3,553,175	245.6%	507	831,713	2,042,729	245.6%	2.2300	N/A	0.0614	N/A	0.939	0.922	6.00%	0.5747
2028		1,327,413	3,760,330	283.3%	474	719,937	2,039,456	283.3%	2.2300	N/A	0.0648	N/A	0.935	0.918	6.00%	0.5424
2029		1,212,280	3,954,658	326.2%	442	620,277	2,023,445	326.2%	2.2300	N/A	0.0684	N/A	0.932	0.913	6.00%	0.5117
2030		1,101,792	4,128,977	374.8%	410	531,834	1,993,055	374.8%	2.2300	N/A	0.0722	N/A	0.928	0.909	6.00%	0.4827
2031		996,373	4,279,912	429.5%	379	453,725	1,948,972	429.5%	2.2300	N/A	0.0760	N/A	0.924	0.904	6.00%	0.4554
2032		896,469	4,411,545	492.1%	349	385,124	1,895,202	492.1%	2.2300	N/A	0.0798	N/A	0.920	0.890	6.00%	0.4286
2033		802,226	4,511,956	562.4%	319	325,129	1,828,622	562.4%	2.2300	N/A	0.0842	N/A	0.916	0.895	6.00%	0.4057
2034		713,793	4,580,312	641.7%	291	272,914	1,751,250	641.7%	2.2300	N/A	0.0883	N/A	0.912	0.890	6.00%	0.3829
2035		631,001	4,618,049	731.5%	264	227,711	1,665,735	731.5%	2.2300	N/A	0.0928	N/A	0.907	0.884	6.00%	0.3607
2036		554,890	4,608,285	830.5%	238	188,820	1,568,126	830.5%	2.2300	N/A	0.0973	N/A	0.903	0.879	6.00%	0.3403
2037		484,611	4,559,376	940.8%	214	155,571	1,463,663	940.8%	2.2300	N/A	0.1021	N/A	0.898	0.873	6.00%	0.3215
2038		420,356	4,469,528	1063.3%	191	127,305	1,353,603	1063.3%	2.2300	N/A	0.1072	N/A	0.893	0.867	6.00%	0.3026
2039		362,069	4,330,430	1196.0%	170	103,446	1,237,243	1196.0%	2.2300	N/A	0.1121	N/A	0.888	0.861	6.00%	0.2857
2040		309,602	4,156,354	1342.5%	150	83,449	1,120,290	1342.5%	2.2300	N/A	0.1174	N/A	0.883	0.855	6.00%	0.2699
2041		262,838	3,943,134	1500.2%	131	68,534	1,002,660	1500.2%	2.2300	N/A	0.1228	N/A	0.877	0.849	6.00%	0.2543
2042		221,466	3,706,030	1673.4%	115	53,127	889,028	1673.4%	2.2300	N/A	0.1279	N/A	0.872	0.843	6.00%	0.2399
2043		185,177	3,450,336	1863.3%	99	41,907	780,840	1863.3%	2.2300	N/A	0.1337	N/A	0.866	0.836	6.00%	0.2263
2044		153,616	3,174,547	2066.5%	85	32,797	677,761	2066.5%	2.2300	N/A	0.1397	N/A	0.860	0.830	6.00%	0.2131
2045		126,442	2,894,135	2288.9%	73	25,467	582,918	2288.9%	2.2300	N/A	0.1443	N/A	0.856	0.823	6.00%	0.2014
2046		103,334	2,613,762	2529.4%	62	19,635	496,648	2529.4%	2.2300	N/A	0.1509	N/A	0.849	0.817	6.00%	0.1900
2047		83,825	2,338,654	2789.9%	52	15,026	419,221	2789.9%	2.2300	N/A	0.1564	N/A	0.844	0.811	6.00%	0.1793
2048	67,484	2,076,818	3077.5%	44	11,412	351,212	3077.5%	2.2300	N/A	0.1607	N/A	0.839	0.805	6.00%	0.1699	
2049	53,903	1,832,556	3399.7%	37	8,600	292,363	3399.7%	2.2300	N/A	0.1674	N/A	0.833	0.799	6.00%	0.1598	
2050	42,670	1,598,525	3746.2%	30	6,422	240,591	3746.2%	2.2300	N/A	0.1726	N/A	0.827	0.792	6.00%	0.1508	
2051	33,489	1,377,248	4112.5%	25	4,755	195,553	4112.5%	2.2300	N/A	0.1779	N/A	0.822	0.785	6.00%	0.1420	
2052	26,060	1,175,377	4510.2%	20	3,491	157,444	4510.2%	2.2300	N/A	0.1862	N/A	0.814	0.778	6.00%	0.1340	
2053	20,074	990,937	4936.5%	16	2,537	125,224	4936.5%	2.2300	N/A	0.1922	N/A	0.808	0.770	6.00%	0.1264	
2054	15,318	820,488	5356.4%	13	1,826	97,816	5356.4%	2.2300	N/A	0.1988	N/A	0.801	0.763	6.00%	0.1199	
2055	11,581	672,319	5805.3%	10	1,303	75,615	5805.3%	2.2300	N/A	0.2046	N/A	0.795	0.756	6.00%	0.1125	
2056	8,667	542,500	6259.7%	8	920	57,560	6259.7%	2.2300	N/A	0.2150	N/A	0.785	0.748	6.00%	0.1061	
2057	6,428	432,576	6729.2%	6	643	43,299	6729.2%	2.2300	N/A	0.2225	N/A	0.778	0.742	6.00%	0.1001	
2058	4,730	342,180	7234.0%	5	447	32,312	7234.0%	2.2300	N/A	0.2264	N/A	0.774	0.736	6.00%	0.0944	
2059	3,441	267,226	7766.2%	4	307	23,806	7766.2%	2.2300	N/A	0.2317	N/A	0.768	0.727	6.00%	0.0891	
2060	2,477	206,769	8348.7%	3	208	17,377	8348.7%	2.2300	N/A	0.2434	N/A	0.757	0.720	6.00%	0.0840	
2061	1,766	159,309	9019.7%	2	140	12,631	9019.7%	2.2300	N/A	0.2517	N/A	0.748	0.713	6.00%	0.0793	
2062	1,255	122,840	9791.3%	2	94	9,188	9791.3%	2.2300	N/A	0.2617	N/A	0.738	0.710	6.00%	0.0748	
2063	886	93,541	10562.6%	1	62	6,601	10562.6%	2.2300	N/A	0.2468	N/A	0.753	0.706	6.00%	0.0700	
2064	618	70,222	11358.1%	1	41	4,675	11358.1%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0666	
2065	425	51,803	12183.5%	1	27	3,253	12183.5%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0620	
2066	284	36,147	12720.4%	0	17	2,142	12720.4%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0592	
2067	182	24,267	13336.2%	0	10	1,356	13336.2%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0559	
2068	113	15,487	13820.7%	0	6	817	13820.7%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0527	
2069	66	9,184	13979.8%	0	3	457	13979.8%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0497	
2070	36	4,968	13751.2%	0	2	233	13751.2%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0469	
2071	18	2,265	12682.5%	0	1	100	12682.5%	2.2300	N/A	N/A	N/A	N/A	N/A	6.00%	0.0443	
2072	8	1,083	13605.6%	0	0	45	13605.6%	2.2300	N/A	N/A	N/A	N/A	N/A</			

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

	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	168,478	-	0.0%	382	524,816	-	0.0%					6.00%	3.1150		
	1999	2,560,434	6,342	0.2%	2,956	7,524,405	18,637	0.2%					6.00%	2.9387		
	2000	11,396,617	799,919	7.0%	9,132	31,595,746	2,217,680	7.0%					6.00%	2.7724		
	2001	26,357,812	1,887,246	7.2%	16,499	69,937,597	4,936,002	7.2%					6.00%	2.6155		
	2002	40,902,404	5,830,315	14.3%	23,624	100,922,905	14,385,764	14.3%					6.00%	2.4674		
	2003	45,926,027	7,827,660	17.0%	23,333	106,903,992	18,220,782	17.0%					6.00%	2.3277		
	2004	43,347,561	4,800,886	11.1%	22,403	95,190,552	10,542,668	11.1%					6.00%	2.1960		
	2005	41,853,950	7,934,859	19.0%	21,705	86,708,120	16,438,512	19.0%					6.00%	2.0717		
	2006	40,589,954	12,535,485	30.9%	21,156	79,329,736	24,499,578	30.9%					6.00%	1.9544		
	2007	39,488,020	17,009,497	43.1%	20,727	72,807,638	31,361,950	43.1%					6.00%	1.8438		
	2008	38,480,022	21,687,525	56.4%	20,268	66,933,115	37,723,824	56.4%					6.00%	1.7394		
	2009	37,196,897	16,353,713	44.0%	19,771	61,038,881	26,835,904	44.0%					6.00%	1.6410		
	2010	35,753,658	17,368,919	48.6%	19,205	55,349,599	26,888,512	48.6%					6.00%	1.5481		
	2011	37,582,249	18,713,068	49.8%	18,705	54,887,177	27,329,591	49.8%					6.00%	1.4605		
	2012	38,061,352	27,098,640	71.2%	18,059	52,440,457	37,336,168	71.2%					6.00%	1.3778		
	2013	36,484,739	22,324,766	61.2%	17,587	47,422,849	29,071,721	61.2%					6.00%	1.2998		
	2014	34,224,330	30,950,979	90.4%	17,174	41,966,764	37,952,896	90.4%					6.00%	1.2262		
	2015	32,263,896	28,515,507	88.4%	16,675	37,323,423	32,987,224	88.4%					6.00%	1.1568		
2016	30,086,031	36,868,889	122.5%	16,123	32,833,982	40,236,375	122.5%					6.00%	1.0913			
2017	28,397,182	44,199,470	155.6%	15,643	29,236,688	45,506,139	155.6%					6.00%	1.0296			
Projected Future Experience	2018	27,377,141	32,689,929	119.4%	15,052	26,591,030	31,751,168	119.4%	1.1585	N/A	0.0378	N/A	0.962	0.964	6.00%	0.9713
	2019	25,907,163	36,099,262	139.3%	14,448	23,738,926	33,078,022	139.3%	1.1585	N/A	0.0401	N/A	0.960	0.946	6.00%	0.9163
	2020	24,439,716	39,705,705	162.5%	13,833	21,126,691	34,323,237	162.5%	1.1585	N/A	0.0425	N/A	0.957	0.943	6.00%	0.8844
	2021	22,980,257	43,507,228	189.3%	13,209	18,740,637	35,480,594	189.3%	1.1585	N/A	0.0451	N/A	0.955	0.940	6.00%	0.8155
	2022	21,534,424	47,468,846	220.4%	12,578	16,567,495	36,520,127	220.4%	1.1585	N/A	0.0478	N/A	0.952	0.937	6.00%	0.7693
	2023	20,107,028	51,585,806	256.6%	11,942	14,593,707	37,441,045	256.6%	1.1585	N/A	0.0506	N/A	0.949	0.934	6.00%	0.7258
	2024	18,704,362	55,767,933	298.2%	11,302	12,807,217	38,185,319	298.2%	1.1585	N/A	0.0536	N/A	0.946	0.930	6.00%	0.6847
	2025	17,332,831	60,003,973	346.2%	10,662	11,196,326	38,760,201	346.2%	1.1585	N/A	0.0566	N/A	0.943	0.927	6.00%	0.6460
	2026	15,996,284	64,178,965	401.2%	10,024	9,748,084	39,110,454	401.2%	1.1585	N/A	0.0598	N/A	0.940	0.923	6.00%	0.6094
	2027	14,699,934	68,223,117	464.1%	9,391	8,451,031	39,221,648	464.1%	1.1585	N/A	0.0632	N/A	0.937	0.919	6.00%	0.5749
	2028	13,449,218	72,072,524	535.9%	8,765	7,294,331	39,089,323	535.9%	1.1585	N/A	0.0666	N/A	0.933	0.915	6.00%	0.5424
	2029	12,248,406	75,628,409	617.5%	8,149	6,267,035	38,696,169	617.5%	1.1585	N/A	0.0702	N/A	0.930	0.911	6.00%	0.5117
	2030	11,102,007	78,774,161	709.5%	7,547	5,358,931	38,024,234	709.5%	1.1585	N/A	0.0740	N/A	0.926	0.906	6.00%	0.4827
	2031	10,013,624	81,472,053	813.6%	6,960	4,559,971	37,100,476	813.6%	1.1585	N/A	0.0778	N/A	0.922	0.902	6.00%	0.4554
	2032	8,986,458	83,664,011	931.0%	6,390	3,860,588	35,942,116	931.0%	1.1585	N/A	0.0818	N/A	0.918	0.897	6.00%	0.4296
	2033	8,023,179	85,274,647	1062.9%	5,841	3,251,633	34,560,421	1062.9%	1.1585	N/A	0.0859	N/A	0.914	0.893	6.00%	0.4053
	2034	7,123,096	86,246,573	1210.8%	5,315	2,723,466	32,975,780	1210.8%	1.1585	N/A	0.0901	N/A	0.910	0.888	6.00%	0.3823
	2035	6,287,731	86,423,486	1374.5%	4,812	2,267,991	31,173,039	1374.5%	1.1585	N/A	0.0946	N/A	0.905	0.883	6.00%	0.3607
	2036	5,518,190	85,689,881	1556.1%	4,336	1,877,751	29,220,144	1556.1%	1.1585	N/A	0.0991	N/A	0.901	0.878	6.00%	0.3403
	2037	4,814,070	84,687,628	1759.2%	3,886	1,545,425	27,186,644	1759.2%	1.1585	N/A	0.1037	N/A	0.896	0.872	6.00%	0.3210
	2038	4,173,419	82,786,637	1983.7%	3,465	1,263,926	25,072,059	1983.7%	1.1585	N/A	0.1084	N/A	0.892	0.867	6.00%	0.3029
	2039	3,594,961	80,116,139	2228.6%	3,072	1,027,113	22,889,901	2228.6%	1.1585	N/A	0.1134	N/A	0.887	0.861	6.00%	0.2859
	2040	3,076,676	76,834,064	2497.3%	2,708	829,277	20,709,606	2497.3%	1.1585	N/A	0.1184	N/A	0.882	0.856	6.00%	0.2695
	2041	2,615,496	72,975,218	2790.1%	2,374	665,068	18,556,137	2790.1%	1.1585	N/A	0.1235	N/A	0.876	0.850	6.00%	0.2543
	2042	2,208,858	68,735,275	3111.8%	2,068	529,876	16,488,683	3111.8%	1.1585	N/A	0.1286	N/A	0.871	0.845	6.00%	0.2399
	2043	1,852,689	64,155,528	3462.8%	1,792	419,279	14,518,927	3462.8%	1.1585	N/A	0.1337	N/A	0.866	0.839	6.00%	0.2263
	2044	1,543,158	59,343,908	3845.6%	1,542	329,462	12,669,828	3845.6%	1.1585	N/A	0.1393	N/A	0.861	0.833	6.00%	0.2135
	2045	1,276,077	54,402,786	4263.3%	1,319	257,019	10,957,459	4263.3%	1.1585	N/A	0.1447	N/A	0.855	0.827	6.00%	0.2019
	2046	1,047,765	49,448,952	4719.5%	1,121	199,089	9,395,934	4719.5%	1.1585	N/A	0.1502	N/A	0.850	0.821	6.00%	0.1900
	2047	854,249	44,539,610	5213.9%	946	153,130	7,984,053	5213.9%	1.1585	N/A	0.1558	N/A	0.844	0.815	6.00%	0.1793
	2048	691,467	39,750,301	5748.7%	794	116,934	6,722,202	5748.7%	1.1585	N/A	0.1614	N/A	0.839	0.809	6.00%	0.1691
	2049	555,544	35,134,362	6324.3%	661	88,631	5,605,280	6324.3%	1.1585	N/A	0.1672	N/A	0.833	0.803	6.00%	0.1595
	2050	442,932	30,763,217	6945.4%	547	66,665	4,630,108	6945.4%	1.1585	N/A	0.1731	N/A	0.827	0.797	6.00%	0.1505
	2051	350,404	26,676,582	7613.1%	449	49,753	3,787,771	7613.1%	1.1585	N/A	0.1793	N/A	0.821	0.791	6.00%	0.1420
	2052	274,967	22,886,466	8323.3%	365	36,832	3,065,677	8323.3%	1.1585	N/A	0.1856	N/A	0.814	0.785	6.00%	0.1340
	2053	214,062	19,434,166	9078.8%	295	27,051	2,455,883	9078.8%	1.1585	N/A	0.1918	N/A	0.808	0.778	6.00%	0.1264
	2054	165,244	16,309,196	9869.8%	237	19,700	1,944,323	9869.8%	1.1585	N/A	0.1987	N/A	0.801	0.772	6.00%	0.1192
	2055	126,507	13,545,564	10707.4%	188	14,228	1,523,446	10707.4%	1.1585	N/A	0.2044	N/A	0.796	0.766	6.00%	0.1125
	2056	95,978	11,113,819	11579.5%	148	10,183	1,179,200	11579.5%	1.1585	N/A	0.2113	N/A	0.789	0.759	6.00%	0.1061
	2057	72,235	9,043,427	12519.4%	116	7,230	905,214	12519.4%	1.1585	N/A	0.2211	N/A	0.779	0.753	6.00%	0.1004
	2058	53,963	7,292,489	13513.9%	89	5,096	688,634	13513.9%	1.1585	N/A	0.2278	N/A	0.772	0.747	6.00%	0.0944
	2059	40,019	5,816,424	14534.2%	69	3,565	518,158	14534.2%	1.1585	N/A	0.2317	N/A	0.768	0.742	6.00%	0.0891
	2060	29,434	4,592,088	15601.2%	52	2,474	385,932	15601.2%	1.1585	N/A	0.2391	N/A	0.761	0.736	6.00%	0.0840
	2061	21,452	3,588,229	16726.7%	39	1,701	284,495	16726.7%	1.1585	N/A	0.2456	N/A	0.754	0.729	6.00%	0.0793
	2062	15,502	2,767,906	17855.5%	29	1,159	207,033	17855.5%	1.1585	N/A	0.2527	N/A	0.747	0.723	6.00%	0.0752
	2063	11,092	2,113,797	19056.3%	22	783	149,159	19056.3%	1.1585	N/A	0.2630	N/A	0.737	0.716	6.00%	0.0706
	2064	7,855	1,586,671	20199.1%	16	523	105,624	20199.1%	1.1585	N/A	0.2633	N/A	0.737	0.708	6.00%	0.0666
	2065	5,504	1,174,372	21336.0%	12	346	73,753	21336.0%	1.1585	N/A	0.2804	N/A	0.720	0.701	6.00%	0.0628
	2066	3,814	852,329	22346.3%	8	226	50,498	22346.3%	1.1585	N/A	0.2783	N/A	0.722	0.693	6.00%	0.0592
	2067	2,610	605,151	23186.8%	6	146	33,824	23186.8%	1.1585	N/A	0.3000	N/A	0.700	0.684	6.00%	0.0559
	2068	1,769	422,562	23892.2%	4	93	22,282	23892.2%	1.1585	N/A	0.					

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 88.98% Future Increase
Policy Forms: 1LTC97 and 2LTC97

	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 Persistency	Premium Persistency	Effective Int. Rate	Disc / Accum Factor	
Historical Experience	1998	168,478	0.0%		382	524,816									6.00%	3.1150	
	1999	2,560,434	6,342	0.2%	2,956	7,524,405	18,637	0.2%							6.00%	2.9387	
	2000	11,396,617	799,919	7.0%	9,132	31,595,746	2,217,680	7.0%							6.00%	2.7724	
	2001	26,357,812	1,887,246	7.2%	16,499	68,937,597	4,936,002	7.2%							6.00%	2.6155	
	2002	40,902,404	5,830,315	14.3%	23,624	100,922,905	14,385,764	14.3%							6.00%	2.4674	
	2003	45,926,027	7,827,660	17.0%	23,333	106,903,992	18,220,782	17.0%							6.00%	2.3277	
	2004	43,347,561	4,800,886	11.1%	22,403	95,190,552	10,542,668	11.1%							6.00%	2.1960	
	2005	41,853,950	7,934,859	19.0%	21,705	86,708,120	16,438,512	19.0%							6.00%	2.0717	
	2006	40,589,954	12,535,485	30.9%	21,156	79,329,736	24,499,578	30.9%							6.00%	1.9544	
	2007	39,498,020	17,009,497	43.1%	20,727	72,807,638	31,361,950	43.1%							6.00%	1.8438	
	2008	38,490,022	21,687,525	56.4%	20,268	66,933,115	37,723,824	56.4%							6.00%	1.7394	
	2009	37,196,897	16,353,713	44.0%	19,771	61,038,881	26,835,904	44.0%							6.00%	1.6410	
	2010	35,753,658	17,368,919	48.6%	19,205	55,349,599	26,888,512	48.6%							6.00%	1.5481	
	2011	37,582,249	18,713,068	49.8%	18,705	54,887,177	27,329,591	49.8%							6.00%	1.4605	
	2012	38,061,352	27,098,640	71.2%	18,059	52,440,457	37,336,168	71.2%							6.00%	1.3778	
	2013	36,484,739	22,324,766	61.2%	17,587	47,422,849	29,017,721	61.2%							6.00%	1.2998	
	2014	34,224,330	30,950,979	90.4%	17,174	41,966,764	37,952,896	90.4%							6.00%	1.2262	
	2015	32,263,896	28,515,507	88.4%	16,675	37,323,423	32,987,224	88.4%							6.00%	1.1568	
2016	30,086,031	36,868,889	122.5%	16,123	32,833,992	40,236,375	122.5%							6.00%	1.0913		
2017	28,397,182	44,199,470	155.6%	15,643	29,236,688	45,506,139	155.6%							6.00%	1.0296		
Projected Future Experience	2018	27,377,141	32,689,929	119.4%	15,052	26,591,030	31,751,168	119.4%	1.1585	1.0000	0.0378	1.0000	0.962	0.964	6.00%	0.9713	
	2019	27,405,711	35,965,013	131.2%	14,416	25,112,056	32,955,008	131.2%	1.2301	0.9985	0.0423	0.9978	0.958	0.946	6.00%	0.9163	
	2020	40,164,818	38,009,055	94.6%	13,474	34,720,114	32,856,584	94.6%	1.9889	0.9828	0.0653	0.9741	0.935	0.943	6.00%	0.8644	
	2021	41,130,269	41,205,220	100.2%	12,784	33,542,160	33,603,283	100.2%	2.1893	0.9786	0.0512	0.9678	0.949	0.940	6.00%	0.8155	
	2022	38,542,504	44,957,226	116.6%	12,173	29,652,651	34,587,814	116.6%	2.1893	0.9786	0.0478	0.9678	0.952	0.937	6.00%	0.7693	
	2023	35,987,739	48,856,353	135.8%	11,557	26,119,948	35,460,005	135.8%	2.1893	0.9786	0.0506	0.9678	0.949	0.934	6.00%	0.7258	
	2024	33,477,234	52,817,200	157.8%	10,938	22,922,472	36,164,899	157.8%	2.1893	0.9786	0.0536	0.9678	0.946	0.930	6.00%	0.6847	
	2025	31,022,456	56,829,108	183.2%	10,319	20,039,284	36,709,363	183.2%	2.1893	0.9786	0.0566	0.9678	0.943	0.927	6.00%	0.6460	
	2026	28,630,292	60,783,197	212.3%	9,701	17,447,207	37,041,084	212.3%	2.1893	0.9786	0.0598	0.9678	0.940	0.923	6.00%	0.6094	
	2027	26,310,074	64,613,369	245.6%	9,088	15,125,730	37,146,395	245.6%	2.1893	0.9786	0.0632	0.9678	0.937	0.919	6.00%	0.5749	
	2028	24,071,530	68,259,100	283.6%	8,483	13,055,458	37,021,071	283.6%	2.1893	0.9786	0.0666	0.9678	0.933	0.915	6.00%	0.5424	
	2029	21,922,967	71,926,916	326.7%	7,887	11,216,795	36,648,719	326.7%	2.1893	0.9786	0.0702	0.9678	0.930	0.911	6.00%	0.5117	
	2030	19,870,471	74,606,148	375.5%	7,304	9,591,463	36,012,337	375.5%	2.1893	0.9786	0.0740	0.9678	0.926	0.906	6.00%	0.4827	
	2031	17,922,474	77,161,292	430.5%	6,736	8,161,477	35,137,456	430.5%	2.1893	0.9786	0.0778	0.9678	0.922	0.902	6.00%	0.4554	
	2032	16,084,043	79,237,271	492.6%	6,185	6,909,716	34,040,385	492.6%	2.1893	0.9786	0.0818	0.9678	0.918	0.897	6.00%	0.4296	
	2033	14,359,958	80,762,687	562.4%	5,653	5,819,856	32,731,797	562.4%	2.1893	0.9786	0.0859	0.9678	0.914	0.893	6.00%	0.4053	
	2034	12,746,981	81,883,188	640.7%	5,144	4,874,485	31,231,001	640.7%	2.1893	0.9786	0.0901	0.9678	0.910	0.888	6.00%	0.3823	
	2035	11,253,838	81,850,740	727.3%	4,657	4,059,271	29,523,644	727.3%	2.1893	0.9786	0.0946	0.9678	0.905	0.883	6.00%	0.3607	
2036	9,876,505	81,326,427	823.4%	4,196	3,360,816	27,674,079	823.4%	2.1893	0.9786	0.0991	0.9678	0.901	0.878	6.00%	0.3403		
2037	8,616,265	80,206,728	930.9%	3,761	2,766,016	25,748,173	930.9%	2.1893	0.9786	0.1037	0.9678	0.896	0.872	6.00%	0.3210		
2038	7,469,622	78,406,320	1049.7%	3,353	2,262,186	23,745,473	1049.7%	2.1893	0.9786	0.1084	0.9678	0.892	0.867	6.00%	0.3029		
2039	6,434,744	75,877,120	1179.3%	2,973	1,838,336	21,678,775	1179.3%	2.1893	0.9786	0.1134	0.9678	0.887	0.861	6.00%	0.2857		
2040	5,506,662	72,768,703	1321.5%	2,621	1,484,248	19,613,842	1321.5%	2.1893	0.9786	0.1184	0.9678	0.882	0.856	6.00%	0.2695		
2041	4,691,238	69,114,032	1478.4%	2,297	1,190,345	17,574,315	1478.4%	2.1893	0.9786	0.1235	0.9678	0.876	0.850	6.00%	0.2543		
2042	3,953,434	65,098,429	1646.6%	2,002	948,377	15,616,252	1646.6%	2.1893	0.9786	0.1286	0.9678	0.871	0.845	6.00%	0.2399		
2043	3,315,959	60,761,000	1832.4%	1,734	750,429	13,750,717	1832.4%	2.1893	0.9786	0.1337	0.9678	0.866	0.839	6.00%	0.2263		
2044	2,761,959	56,203,967	2034.9%	1,492	589,674	11,999,456	2034.9%	2.1893	0.9786	0.1393	0.9678	0.861	0.833	6.00%	0.2135		
2045	2,283,934	51,524,284	2255.9%	1,277	460,015	10,377,690	2255.9%	2.1893	0.9786	0.1447	0.9678	0.855	0.827	6.00%	0.2014		
2046	1,875,209	46,832,663	2497.3%	1,086	356,331	8,898,796	2497.3%	2.1893	0.9786	0.1502	0.9678	0.850	0.821	6.00%	0.1900		
2047	1,528,943	42,182,978	2759.0%	916	274,074	7,561,609	2759.0%	2.1893	0.9786	0.1558	0.9678	0.844	0.815	6.00%	0.1793		
2048	1,237,594	37,647,076	3042.0%	768	209,290	6,366,524	3042.0%	2.1893	0.9786	0.1614	0.9678	0.839	0.809	6.00%	0.1691		
2049	994,318	33,275,371	3346.6%	640	158,632	5,308,700	3346.6%	2.1893	0.9786	0.1672	0.9678	0.833	0.803	6.00%	0.1595		
2050	792,764	29,135,506	3675.2%	529	119,317	4,385,125	3675.2%	2.1893	0.9786	0.1731	0.9678	0.827	0.797	6.00%	0.1505		
2051	627,156	25,265,100	4028.5%	434	89,049	3,587,356	4028.5%	2.1893	0.9786	0.1793	0.9678	0.821	0.791	6.00%	0.1420		
2052	492,139	21,675,522	4404.3%	354	65,923	2,903,469	4404.3%	2.1893	0.9786	0.1856	0.9678	0.814	0.785	6.00%	0.1340		
2053	383,130	18,405,886	4804.1%	286	48,416	2,325,940	4804.1%	2.1893	0.9786	0.1918	0.9678	0.808	0.778	6.00%	0.1264		
2054	295,755	15,446,261	5222.7%	229	35,259	1,841,447	5222.7%	2.1893	0.9786	0.1987	0.9678	0.801	0.772	6.00%	0.1192		
2055	226,423	12,828,856	5665.9%	182	25,465	1,442,839	5665.9%	2.1893	0.9786	0.2044	0.9678	0.796	0.766	6.00%	0.1125		
2056	171,782	10,525,777	6127.4%	144	18,226	1,116,808	6127.4%	2.1893	0.9786	0.2113	0.9678	0.789	0.759	6.00%	0.1061		
2057	129,287	8,564,931	6624.7%	112	12,941	857,318	6624.7%	2.1893	0.9786	0.2211	0.9678	0.779	0.753	6.00%	0.1001		
2058	96,584	6,906,637	7150.9%	86	9,120	652,197	7150.9%	2.1893	0.9786	0.2278	0.9678	0.772	0.747	6.00%	0.0944		
2059	71,626	5,508,671	7690.9%	66	6,381	490,742	7690.9%	2.1893	0.9786	0.2317	0.9678	0.768	0.742	6.00%	0.0891		
2060	52,681	4,349,117	8255.5%	51	4,428	365,512	8255.5%	2.1893	0.9786	0.2391	0.9678	0.761	0.736	6.00%	0.0840		
2061	38,395	3,398,373	8851.0%	38	3,044	269,442	8851.0%	2.1893	0.9786	0.2456	0.9678	0.754	0.729	6.00%	0.0793		
2062	27,745	2,621,453	9448.3%	28	2,075	196,079	9448.3%	2.1893	0.9786	0.2527	0.9678	0.747	0.723	6.00%	0.0748		
2063	19,853	2,001,954	10083.8%	21	1,441	141,266	10083.8%	2.1893	0.9786	0.2630	0.9678	0.737	0.716	6.00%	0.0706		
2064	14,059	1,502,719	10688.5														

Exhibit I-B
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increase)
Policy Forms: 1LTC97 and 2LTC97

	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 Dis/ 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	13,014	-	0.0%	53	40,540	-	0.0%							6.00%	3.1150
	1999	226,987	-	0.0%	239	667,050	-	0.0%							6.00%	2.9387
	2000	559,527	-	0.0%	485	1,551,220	-	0.0%							6.00%	2.7724
	2001	1,073,210	-	0.0%	804	2,806,929	-	0.0%							6.00%	2.6155
	2002	1,580,116	332,809	21.1%	1,163	3,898,791	821,176	21.1%							6.00%	2.4674
	2003	1,861,787	192,666	10.3%	1,138	4,333,762	448,477	10.3%							6.00%	2.3277
	2004	1,766,816	6,964	0.4%	1,104	3,879,899	15,292	0.4%							6.00%	2.1960
	2005	1,721,962	800,265	46.5%	1,076	3,567,359	1,657,895	46.5%							6.00%	2.0717
	2006	1,679,363	120,231	7.2%	1,053	3,282,178	234,982	7.2%							6.00%	1.9544
	2007	1,643,842	858,896	52.2%	1,038	3,030,901	1,583,625	52.2%							6.00%	1.8438
	2008	1,613,452	491,437	30.5%	1,026	2,806,479	854,818	30.5%							6.00%	1.7304
	2009	1,574,797	169,511	10.8%	1,010	2,584,190	278,162	10.8%							6.00%	1.6410
	2010	1,544,281	57,212	3.7%	988	2,390,673	88,569	3.7%							6.00%	1.5481
	2011	1,605,857	543,820	33.9%	956	2,345,281	794,225	33.9%							6.00%	1.4605
	2012	1,634,099	1,038,636	63.6%	933	2,251,441	1,431,020	63.6%							6.00%	1.3778
	2013	1,599,517	926,882	57.9%	917	2,079,052	1,204,501	57.9%							6.00%	1.2999
2014	1,556,407	1,201,266	77.2%	907	1,908,507	1,473,024	77.2%							6.00%	1.2262	
Projected Future Experience	2015	1,493,525	1,682,136	112.6%	887	1,727,735	1,945,924	112.6%							6.00%	1.1568
	2016	1,439,091	2,074,661	144.2%	857	1,570,533	2,264,154	144.2%							6.00%	1.0913
	2017	1,381,133	1,678,818	121.6%	830	1,421,964	1,728,449	121.6%							6.00%	1.0296
	2018	1,356,298	1,590,470	117.3%	800	1,317,353	1,544,801	117.3%	1.1585	N/A	0.0363	N/A	0.964	0.982	6.00%	0.9713
	2019	1,288,122	1,774,665	137.8%	769	1,180,316	1,626,139	137.8%	1.1585	N/A	0.0386	N/A	0.961	0.950	6.00%	0.9163
	2020	1,219,597	1,971,364	161.6%	738	1,054,270	1,704,128	161.6%	1.1585	N/A	0.0410	N/A	0.959	0.947	6.00%	0.8644
	2021	1,150,945	2,178,402	189.3%	705	938,608	1,776,509	189.3%	1.1585	N/A	0.0435	N/A	0.957	0.944	6.00%	0.8155
	2022	1,082,446	2,394,400	221.2%	673	832,779	1,842,130	221.2%	1.1585	N/A	0.0461	N/A	0.954	0.940	6.00%	0.7693
	2023	1,014,389	2,621,084	258.4%	640	736,245	1,902,386	258.4%	1.1585	N/A	0.0489	N/A	0.951	0.937	6.00%	0.7258
	2024	947,028	2,853,694	301.3%	607	648,447	1,953,976	301.3%	1.1585	N/A	0.0518	N/A	0.948	0.934	6.00%	0.6847
	2025	880,575	3,090,235	350.9%	574	568,816	1,996,170	350.9%	1.1585	N/A	0.0549	N/A	0.945	0.930	6.00%	0.6460
	2026	815,324	3,323,202	407.6%	540	496,856	2,025,149	407.6%	1.1585	N/A	0.0580	N/A	0.942	0.926	6.00%	0.6094
	2027	751,580	3,553,175	472.8%	507	432,085	2,042,729	472.8%	1.1585	N/A	0.0614	N/A	0.939	0.922	6.00%	0.5749
	2028	689,607	3,760,330	545.3%	474	374,016	2,039,456	545.3%	1.1585	N/A	0.0648	N/A	0.935	0.918	6.00%	0.5424
	2029	629,794	3,954,658	627.9%	442	322,241	2,023,445	627.9%	1.1585	N/A	0.0684	N/A	0.932	0.913	6.00%	0.5117
	2030	572,394	4,128,977	721.4%	410	276,294	1,993,055	721.4%	1.1585	N/A	0.0722	N/A	0.928	0.909	6.00%	0.4827
2031	517,628	4,279,912	826.8%	379	235,716	1,948,972	826.8%	1.1585	N/A	0.0760	N/A	0.924	0.904	6.00%	0.4554	
2032	465,726	4,411,545	947.2%	349	200,076	1,895,202	947.2%	1.1585	N/A	0.0798	N/A	0.920	0.900	6.00%	0.4296	
2033	416,766	4,511,956	1082.6%	319	168,908	1,828,622	1082.6%	1.1585	N/A	0.0842	N/A	0.916	0.895	6.00%	0.4053	
2034	370,624	4,580,312	1235.2%	291	141,762	1,751,250	1235.2%	1.1585	N/A	0.0883	N/A	0.912	0.890	6.00%	0.3823	
2035	327,968	4,618,049	1408.1%	264	118,298	1,665,735	1408.1%	1.1585	N/A	0.0928	N/A	0.907	0.884	6.00%	0.3607	
2036	288,272	4,608,285	1598.6%	238	98,094	1,568,126	1598.6%	1.1585	N/A	0.0973	N/A	0.903	0.879	6.00%	0.3403	
2037	251,761	4,559,376	1811.0%	214	80,821	1,463,663	1811.0%	1.1585	N/A	0.1021	N/A	0.898	0.873	6.00%	0.3210	
2038	218,380	4,469,528	2046.7%	191	66,137	1,353,603	2046.7%	1.1585	N/A	0.1072	N/A	0.893	0.867	6.00%	0.3029	
2039	188,099	4,330,430	2302.2%	170	53,742	1,237,243	2302.2%	1.1585	N/A	0.1121	N/A	0.888	0.861	6.00%	0.2857	
2040	160,842	4,156,354	2584.1%	150	43,353	1,120,290	2584.1%	1.1585	N/A	0.1174	N/A	0.883	0.855	6.00%	0.2695	
2041	136,547	3,943,134	2887.7%	131	34,721	1,002,660	2887.7%	1.1585	N/A	0.1228	N/A	0.877	0.849	6.00%	0.2543	
2042	115,054	3,706,030	3221.1%	115	27,600	889,028	3221.1%	1.1585	N/A	0.1279	N/A	0.872	0.843	6.00%	0.2399	
2043	96,201	3,450,336	3586.6%	99	21,771	780,840	3586.6%	1.1585	N/A	0.1337	N/A	0.866	0.836	6.00%	0.2263	
2044	79,806	3,174,547	3977.8%	85	17,038	677,761	3977.8%	1.1585	N/A	0.1397	N/A	0.860	0.830	6.00%	0.2135	
2045	65,688	2,894,135	4405.9%	73	13,231	582,918	4405.9%	1.1585	N/A	0.1443	N/A	0.856	0.823	6.00%	0.2014	
2046	53,683	2,613,762	4868.9%	62	10,200	496,648	4868.9%	1.1585	N/A	0.1509	N/A	0.849	0.817	6.00%	0.1900	
2047	43,548	2,338,654	5370.3%	52	7,806	419,221	5370.3%	1.1585	N/A	0.1564	N/A	0.844	0.811	6.00%	0.1793	
2048	35,059	2,076,818	5923.8%	44	5,929	351,212	5923.8%	1.1585	N/A	0.1607	N/A	0.839	0.805	6.00%	0.1691	
2049	28,003	1,832,556	6544.0%	37	4,468	292,363	6544.0%	1.1585	N/A	0.1674	N/A	0.833	0.799	6.00%	0.1595	
2050	22,168	1,598,525	7211.1%	30	3,336	240,591	7211.1%	1.1585	N/A	0.1726	N/A	0.827	0.792	6.00%	0.1505	
2051	17,398	1,377,248	7916.1%	25	2,470	195,553	7916.1%	1.1585	N/A	0.1779	N/A	0.822	0.785	6.00%	0.1420	
2052	13,539	1,175,377	8681.7%	20	1,814	157,444	8681.7%	1.1585	N/A	0.1862	N/A	0.814	0.778	6.00%	0.1340	
2053	10,428	990,937	9502.2%	16	1,318	125,224	9502.2%	1.1585	N/A	0.1922	N/A	0.808	0.770	6.00%	0.1264	
2054	7,958	820,488	10310.5%	13	949	97,816	10310.5%	1.1585	N/A	0.1988	N/A	0.801	0.763	6.00%	0.1192	
2055	6,017	672,319	11174.4%	10	677	75,615	11174.4%	1.1585	N/A	0.2046	N/A	0.795	0.756	6.00%	0.1125	
2056	4,502	542,500	12049.2%	8	478	57,560	12049.2%	1.1585	N/A	0.2150	N/A	0.785	0.748	6.00%	0.1061	
2057	3,340	432,576	12952.9%	6	334	43,299	12952.9%	1.1585	N/A	0.2225	N/A	0.778	0.742	6.00%	0.1001	
2058	2,457	342,180	13924.6%	5	232	32,312	13924.6%	1.1585	N/A	0.2264	N/A	0.774	0.736	6.00%	0.0944	
2059	1,788	267,226	14949.1%	4	159	23,806	14949.1%	1.1585	N/A	0.2317	N/A	0.768	0.727	6.00%	0.0891	
2060	1,287	206,769	16070.3%	3	108	17,377	16070.3%	1.1585	N/A	0.2434	N/A	0.757	0.720	6.00%	0.0840	
2061	918	159,309	17361.8%	2	73	12,631	17361.8%	1.1585	N/A	0.2517	N/A	0.748	0.713	6.00%	0.0793	
2062	652	122,840	18847.1%	2	49	9,188	18847.1%	1.1585	N/A	0.2617	N/A	0.738	0.710	6.00%	0.0748	
2063	460	93,541	20331.7%	1	32	6,601	20331.7%	1.1585	N/A	0.2468	N/A	0.753	0.706	6.00%	0.0706	
2064	321	70,222	21863.1%	1	21	4,675	21863.1%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0666	
2065	221	51,803	23451.8%	1	14	3,253	23451.8%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0628	
2066	148	36,147	24485.2%	0	9	2,142	24485.2%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0592	
2067	95	24,267	25670.6%	0	5	1,356	25670.6%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0559	
2068	59	15,487	26003.3%	0	3	817	26003.3%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0527	
2069	34	9,184	26909.5%	0	2	457	26909.5%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0497	
2070	19	4,968	26469.5%	0	1	233	26469.5%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0469	
2071	9	2,265	24412.4%	0	0	100	24412.4%	1.1585	N/A	N/A	N/A	N/A	N/A	6.00%	0.0443	
2072	4	1,083	26189.1%	0	0	45	26189.1%	1.1585	N/A	N/A	N/A	N/A	N/A			

Exhibit I-B
Metropolitan Life Insurance Company
Virginia Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 88.98% Future Increase
Policy Forms: 1LTC97 and 2LTC97

	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	13,014	-	0.0%	53	40,540	-	0.0%								6.00%	3.1150
	1999	226,987	-	0.0%	239	667,050	-	0.0%								6.00%	2.9387
	2000	559,527	-	0.0%	485	1,551,220	-	0.0%								6.00%	2.7772
	2001	1,073,210	-	0.0%	804	2,806,929	-	0.0%								6.00%	2.6155
	2002	1,580,116	332,809	21.1%	1,163	3,898,791	821,176	21.1%								6.00%	2.4674
	2003	1,861,787	192,666	10.3%	1,138	4,333,762	448,477	10.3%								6.00%	2.3277
	2004	1,766,816	6,964	0.4%	1,104	3,879,899	15,292	0.4%								6.00%	2.1960
	2005	1,721,962	800,265	46.5%	1,076	3,567,359	1,657,895	46.5%								6.00%	2.0717
	2006	1,679,363	120,231	7.2%	1,053	3,282,178	234,982	7.2%								6.00%	1.9544
	2007	1,643,842	858,896	52.2%	1,038	3,030,901	1,583,625	52.2%								6.00%	1.8438
	2008	1,613,452	491,437	30.5%	1,026	2,806,479	854,818	30.5%								6.00%	1.7393
	2009	1,574,797	169,511	10.8%	1,010	2,584,190	278,162	10.8%								6.00%	1.6410
	2010	1,544,281	57,212	3.7%	988	2,390,673	88,569	3.7%								6.00%	1.5481
	2011	1,605,857	543,820	33.9%	956	2,345,281	794,225	33.9%								6.00%	1.4605
	2012	1,634,099	1,038,636	63.6%	933	2,251,441	1,431,020	63.6%								6.00%	1.3778
	2013	1,599,517	926,882	57.9%	917	2,079,052	1,204,501	57.9%								6.00%	1.2999
2014	1,556,407	1,201,266	77.2%	907	1,908,507	1,473,024	77.2%								6.00%	1.2262	
Projected Future Experience	2015	1,493,525	1,682,136	112.6%	887	1,727,735	1,945,924	112.6%								6.00%	1.1568
	2016	1,439,091	2,074,661	144.2%	857	1,570,533	2,264,154	144.2%								6.00%	1.0913
	2017	1,381,133	1,678,818	121.6%	830	1,421,964	1,728,449	121.6%								6.00%	1.0296
	2018	1,356,298	1,590,470	117.3%	800	1,317,353	1,544,801	117.3%	1.1585	1.0000	0.0363	1.0000	0.964	0.982	0.971	6.00%	0.9713
	2019	1,362,631	1,768,065	129.8%	767	1,248,589	1,620,091	129.8%	1.2301	0.9985	0.0407	0.9978	0.959	0.950	0.916	6.00%	0.9163
	2020	2,004,316	1,887,126	94.2%	718	1,732,613	1,631,309	94.2%	1.9889	0.9828	0.0637	0.9741	0.936	0.947	0.864	6.00%	0.8644
	2021	2,059,972	2,063,140	100.2%	683	1,679,928	1,682,512	100.2%	2.1893	0.9786	0.0496	0.9678	0.950	0.944	0.815	6.00%	0.8155
	2022	1,937,371	2,267,710	117.1%	651	1,490,515	1,744,661	117.1%	2.1893	0.9786	0.0461	0.9678	0.954	0.940	0.769	6.00%	0.7693
	2023	1,815,562	2,482,400	136.7%	619	1,317,737	1,801,729	136.7%	2.1893	0.9786	0.0489	0.9678	0.951	0.937	0.725	6.00%	0.7258
	2024	1,694,999	2,702,702	159.5%	587	1,160,596	1,850,589	159.5%	2.1893	0.9786	0.0518	0.9678	0.948	0.934	0.684	6.00%	0.6847
	2025	1,576,060	2,926,728	185.7%	555	1,018,073	1,890,551	185.7%	2.1893	0.9786	0.0549	0.9678	0.945	0.930	0.646	6.00%	0.6460
	2026	1,459,273	3,147,368	215.7%	523	889,276	1,917,996	215.7%	2.1893	0.9786	0.0580	0.9678	0.942	0.926	0.609	6.00%	0.6094
	2027	1,345,184	3,365,173	250.2%	491	773,350	1,934,647	250.2%	2.1893	0.9786	0.0614	0.9678	0.939	0.922	0.574	6.00%	0.5749
	2028	1,234,265	3,561,368	288.5%	459	669,417	1,931,547	288.5%	2.1893	0.9786	0.0648	0.9678	0.935	0.918	0.542	6.00%	0.5424
	2029	1,127,211	3,745,413	332.3%	428	576,750	1,916,383	332.3%	2.1893	0.9786	0.0684	0.9678	0.932	0.913	0.511	6.00%	0.5117
	2030	1,024,476	3,910,509	381.7%	397	494,514	1,887,600	381.7%	2.1893	0.9786	0.0722	0.9678	0.928	0.909	0.482	6.00%	0.4827
	2031	926,455	4,053,458	437.5%	367	421,886	1,845,851	437.5%	2.1893	0.9786	0.0760	0.9678	0.924	0.904	0.455	6.00%	0.4554
	2032	833,561	4,178,126	501.2%	337	358,098	1,794,926	501.2%	2.1893	0.9786	0.0798	0.9678	0.920	0.900	0.429	6.00%	0.4296
	2033	745,931	4,273,224	572.9%	309	302,314	1,731,868	572.9%	2.1893	0.9786	0.0842	0.9678	0.916	0.895	0.405	6.00%	0.4053
	2034	663,704	4,337,963	653.6%	282	253,763	1,658,590	653.6%	2.1893	0.9786	0.0883	0.9678	0.912	0.890	0.382	6.00%	0.3823
	2035	587,001	4,373,703	745.1%	255	211,732	1,577,599	745.1%	2.1893	0.9786	0.0928	0.9678	0.907	0.884	0.360	6.00%	0.3607
	2036	515,952	4,364,457	845.9%	231	175,570	1,485,155	845.9%	2.1893	0.9786	0.0973	0.9678	0.903	0.879	0.340	6.00%	0.3403
	2037	450,604	4,318,135	958.3%	207	144,654	1,386,219	958.3%	2.1893	0.9786	0.1021	0.9678	0.898	0.873	0.321	6.00%	0.3210
	2038	390,858	4,233,042	1083.0%	185	118,372	1,281,983	1083.0%	2.1893	0.9786	0.1072	0.9678	0.893	0.867	0.302	6.00%	0.3029
	2039	336,662	4,101,303	1218.2%	164	96,187	1,171,779	1218.2%	2.1893	0.9786	0.1121	0.9678	0.888	0.861	0.285	6.00%	0.2857
	2040	287,877	3,936,438	1367.4%	145	77,593	1,061,015	1367.4%	2.1893	0.9786	0.1174	0.9678	0.883	0.855	0.269	6.00%	0.2696
	2041	244,393	3,734,499	1528.1%	127	62,144	949,608	1528.1%	2.1893	0.9786	0.1228	0.9678	0.877	0.849	0.254	6.00%	0.2543
	2042	205,925	3,509,940	1704.5%	111	49,399	841,988	1704.5%	2.1893	0.9786	0.1279	0.9678	0.872	0.843	0.239	6.00%	0.2399
	2043	172,182	3,267,775	1897.9%	96	38,966	739,525	1897.9%	2.1893	0.9786	0.1337	0.9678	0.866	0.836	0.226	6.00%	0.2263
	2044	142,837	3,006,578	2104.9%	83	30,495	641,900	2104.9%	2.1893	0.9786	0.1397	0.9678	0.860	0.830	0.213	6.00%	0.2135
	2045	117,569	2,741,004	2331.4%	71	23,680	552,075	2331.4%	2.1893	0.9786	0.1443	0.9678	0.856	0.823	0.201	6.00%	0.2014
	2046	96,083	2,475,465	2576.4%	60	18,257	470,370	2576.4%	2.1893	0.9786	0.1509	0.9678	0.849	0.817	0.190	6.00%	0.1900
	2047	77,943	2,214,914	2841.7%	51	13,972	397,040	2841.7%	2.1893	0.9786	0.1564	0.9678	0.844	0.811	0.179	6.00%	0.1793
	2048	62,749	1,966,932	3134.6%	42	10,611	332,629	3134.6%	2.1893	0.9786	0.1607	0.9678	0.839	0.805	0.169	6.00%	0.1691
	2049	50,121	1,735,594	3462.8%	35	7,996	276,894	3462.8%	2.1893	0.9786	0.1674	0.9678	0.833	0.799	0.160	6.00%	0.1595
	2050	39,676	1,513,946	3815.8%	29	5,972	227,861	3815.8%	2.1893	0.9786	0.1726	0.9678	0.827	0.792	0.150	6.00%	0.1505
	2051	31,139	1,304,376	4188.9%	24	4,421	185,207	4188.9%	2.1893	0.9786	0.1779	0.9678	0.822	0.785	0.142	6.00%	0.1420
	2052	24,232	1,113,187	4594.0%	20	3,246	149,113	4594.0%	2.1893	0.9786	0.1862	0.9678	0.814	0.778	0.134	6.00%	0.1340
	2053	18,665	938,506	5028.2%	16	2,359	118,598	5028.2%	2.1893	0.9786	0.1922	0.9678	0.808	0.770	0.126	6.00%	0.1264
	2054	14,243	777,075	5455.9%	13	1,698	92,640	5455.9%	2.1893	0.9786	0.1988	0.9678	0.801	0.763	0.119	6.00%	0.1192
	2055	10,769	636,746	5913.0%	10	1,211	71,614	5913.0%	2.1893	0.9786	0.2046	0.9678	0.795	0.756	0.112	6.00%	0.1125
	2056	8,058	513,795	6375.9%	8	855	54,515	6375.9%	2.1893	0.9786	0.2150	0.9678	0.785	0.746	0.106	6.00%	0.1061
	2057	5,977	409,888	6854.1%	6	598	41,008	6854.1%	2.1893	0.9786	0.2225	0.9678	0.778	0.742	0.100	6.00%	0.1001
	2058	4,398	324,075	7368.3%	5	415	30,603	7368.3%	2.1893	0.9786	0.2264	0.9678	0.774	0.736	0.094	6.00%	0.0944
	2059	3,199	253,087	7910.4%	4	285	22,546	7910.4%	2.1893	0.9786	0.2317	0.9678	0.768	0.727	0.089	6.00%	0.0891
	2060	2,303	195,829	8503.7%	3	194	16,458	8503.7%	2.1893	0.9786	0.2434	0.9678	0.757	0.720	0.084	6.00%	0.0840
	2061	1,642	150,880	9187.1%	2	130	11,963	9187.1%	2.1893	0.9786	0.2517	0.9678	0.748	0.713	0.079	6.00%	0.0793
	2062	1,167	116,340	9973.1%	2	87	8,717	9973.1%	2.1893	0.9786	0.2617	0.9678	0.738	0.710	0.074	6.00%	0.0740
	2063	823	85,591	10758.1%	1	58	6,251	10758.7%	2.1893	0.9786	0.2648	0.9678	0.753	0.706	0.070	6.00%	0.0700
2064	575	66,507	11569.0%	1	38	4,427	11569.0%	2.1893	0.9786	N/A	0.9678	N/A	N/A	6.00%	0.0666		
2065	395	49															

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-131864567
Effective Date:	6/1/19

Revised Rates

Average Annual Premium Per Member:	\$1718.00
Average Requested Percentage Rate Change Per Member:	88.98%
Minimum Requested Percentage Rate Change Per Member:	88.98%
Maximum Requested Percentage Rate Change Per Member:	88.98%
Number of Policy Holders Affected :	817

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
1LTC-97-VA 2LTC-97-VA	LTC97

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.

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

March 13, 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 1LTC-97-VA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

This is a resubmission of SERFF # META-128896415

We are filing, for your review and authorization, a request for a 88.98% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

1LTC-97-VA - approved by your Department in 1998
2LTC-97-VA - approved by your Department in 1998

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 August, 1998 to May, 2004, and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2006.

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 Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
1LTC-97-VA 2LTC-97-VA	LTC97-IMR	0.1% - 4.9%	LTC97-IMR	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, as we may offer inflation mitigation options to insureds outside of this requested rate increase. Please see below for a description of the rider.

LTC97-IMR Automatic Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s 1LTC-97-VA, 2LTC-97-VA, who elect to reduce the increase percentage that applies to their current inflation protection feature. The rider changes the percentage amount for increases under the applicable provision contained in the policy to mitigate the rate increase impact.

Please note that previously, a premium rate increase of 18% was approved by your Department on 6/10/10 and implemented by us for policyholders with an initial issue age under 70 for the above listed forms.

Please note that previously, a premium rate increase request of 58% was rejected by your Department on 10/16/14, and not implemented.

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 have included a copy of our policyholder notification letter and coverage change form for informational purposes.

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.

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,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Addendum: Automatic Inflation Choices (“Landing Spots”): LTC97 Policy Series

The original filed forms for the LTC97 policy series included 5% Automatic Inflation as an option. Applicable rates for this Automatic (5% Compound) Inflation option 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” 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.

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.

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.

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.

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 LTCL 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
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 received authority from Virginia to implement the [XX%] increase on your policy noted above. 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 Bureau of Insurance'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.*

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, a reduction of automatic inflation protection may result in a loss of partnership status.**

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.** As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History. 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. [Because the increase requested was higher than the increase being implemented at this time, it is our intent to request an additional increase, and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.] **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. 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.

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,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is fluid and cursive, with the first name "Thomas" and last name "Reilly" clearly legible.

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: [Coverage Change Form, Frequently Asked Questions, Rate Increase History Chart, 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.

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

MetLife has ceased marketing its individual and group Long-Term Care products. Please be advised that with respect to premium rates for existing policyholders, MetLife has raised, or expects to raise, rates on the LTC policy series noted below.

Policy Type	Individual Policy/Certificate Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013 2016 2019	0-18% 0-58% 0-102% 0-123%
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013 2016	0-18% 0-58% 0-126%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2009	2013 2016 2018	0-58% 0-88% 0-105%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2009-2011	2016 2018	0-34% 0-42%
Individual LTC	LTC2007	2008-2009	2013 2018	0-58% 0-64%
Individual LTC	LTC2007	2009-2011	2016 2018	0-42% 0-47%
Individual LTC	LTC-TIAA-02	1991-2001	2012 2015 2019	0-41% 0-73% 0-80%
Individual LTC	LTC-TIAA-03	1992-2003	2012 2015 2019	0-41% 0-73% 0-80%
Individual LTC	LTC-TCL-04	2000-2004	2012 2015 2019	0-41% 0-73% 0-80%
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0-45%
AARP LTC	G.LTC1697, G.LTC1497, G.LTC1797	1997 – 2008	2017	0-23.12%
AARP LTC	GCLTCAARP-04-OP	2004 – 2008	2017	0-23.12%
AARP LTC	GCLTCAARP-06-FC	2006 – 2008	2017	0-23.12%

Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.

*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters “ML.”

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

***While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.



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

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”)**, 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 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.]** 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 Bureau of Insurance’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.*

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.** As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History. 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.

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[, **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 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 note that all options available may not be of equal value. **If you have a partnership policy, a change in inflation may result in a loss of partnership status.**

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]. 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. 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 with your bank, or if you pay your premium through an annuity, you will need to update your payment amount.**



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.)

[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.]

[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.)*]

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: Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Rate Increase History Chart, Business Reply Envelope

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

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Individual LTC	LTC-TIAA-02	1991-2001	2012 2015 2019	0-41% 0-73% 0-80%
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Group LTC	GPNP99-LTC	2000 – 2010***	2012	0-45%
AARP LTC	G.LTC1697, G.LTC1497, G.LTC1797	1997 – 2008	2017	0-23.12%
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AARP LTC	GCLTCAARP-06-FC	2006 – 2008	2017	0-23.12%

Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.

*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters “ML.”

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

***While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.



NAIC Company No. is 65978

STATEMENT OF VARIABILITY

Policyholder Notification Letter

First page:

- Address in header is variable and dependent on policy form.
- Policyholder name/address, and Policy number is variable and customized for each policyholder.
- Insured name and address is variable.
- 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.
- Under “What You Need to Know” – The bold sentence beginning with “In fact, we are offering...” if 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” (2nd 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. The percentage to be implemented will vary by policy form.
- Under “About The Premium Increase” (2nd paragraph) – 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.

Second page:

- Information in blue box is bracketed - Effective Date, Old Amount/Frequency, New Amount/Frequency - will be customized for each insured.
- 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.
- Under “Your Options” – the telephone numbers are bracketed, and vary by policy form.
- 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

Third page:

- Under “Cancellation Requests” -
 - The second and third paragraphs will appear if the insured has no nonforfeiture feature (applies to insureds with CBUL)
 - The fourth paragraph will appear if the policyholder’s policy includes an existing nonforfeiture feature. .
- Under “Next Steps” – The bracketed date field in the first paragraph will be 30 days from the date of the policyholder letter.

- Under “Next Steps” – The bracketed date field in the second paragraph will be customized for each insured.
- Under “We’re Here To Help” - Under “Your Options” – the telephone numbers are bracketed, and vary by policy form.
- Enclosures are bracketed in the event they change in the future.

Frequently Asked Questions (FAQs)

Fourth page:

- 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).
- Enclosures are bracketed in the event they change in the future.

Fifth page:

- 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.

Sixth page:

- Q14 - the telephone numbers are bracketed, and vary by policy form.



NAIC Company No. is 65978

STATEMENT OF VARIABILITY

Policyholder Notification Letter – Phase 2

- First page: Mail date is dependent upon when final DOI disposition is received and the implementation process begins.
- First page: New Long-Term Care Insurance coverage rates effective [DATE] – date that will appear will be customized for each insured.
- First page: Policyholder name/address, and Policy number is variable and customized for each policyholder.
- First page, first paragraph – Month/Year will be the date the policyholder notification letter was mailed to the insured notifying them of the rate increase and that it would be implemented in two phases.
- First page, first paragraph – percentage is bracketed, as this letter may be used for an additional policy form.
- Under “What You Need to Know” – The bold sentence beginning with “In fact, we are offering...” if bracketed. We will be offering an inflation decrease option to Insureds that have automatic compound inflation AND can mitigate the ENTIRE rate increase.
- First page, third paragraph - percentages are bracketed, as this letter may be used for an additional policy form.
- Page 2, Effective Date, Current Premium Amount/Frequency, New Premium Amount/Frequency - will be customized for each insured.
- Page 2, the [DATE] in the paragraph underneath the **Your Options** heading is variable, dependent upon when final DOI disposition is received and the implementation process begins.
- Page 2, Coverage Change Form due [DATE] underneath the **Your Options** heading will be 30 days from the policyholder notification letter mail date.
- Page 2/3, **Cancellation Requests** –
 - The second and third paragraphs will appear if the insured has no nonforfeiture feature (applies to insureds with CBUL)
 - The bracketed text within the second paragraph, [30 times the Nursing Home Daily] [Monthly], will vary on the letter, dependent upon which policy form the insured has.
 - The fourth paragraph will appear if the policyholder's policy includes an existing nonforfeiture feature.



NAIC Company No. is 65978

STATEMENT OF VARIABILITY

Coverage Change Form

First page:

- Policyholder information (name, policy # and Distribution Alliance ID # are variable.
- The return date [Month XX, YYYY] for the Coverage Change form and the effective date for the new increased premium are variable based on the insured's policy.
- In Step 1, the phone number and available timing is variable is dependent on the insured's policy form.
- The information in the Coverage Change Options selection box is bracketed and will be customized for each policyholder and is dependent on the coverage change offers that may be provided. Bracketed text includes: Reducing the inflation rate, reducing the daily benefit amount, reducing the Total Lifetime benefit, customizing a decrease and coverage cancellation. The Daily Benefit Amount and Total Lifetime benefit amount reduction options are available provided the insureds are not already at their minimum DBA/TLB. For insureds that are being offered inflation decreases, their coverage change form will illustrate that offer. Should the insured wish to make any additional coverage changes, such as reducing their DBA/TLB (if not included on their coverage change form), as well as dropping a rider, if available, they may call Customer Service to discuss any available options.
- Insureds will also be provided the option to cancel their coverage. The text, "Please review the Things to Consider Section for cancellation options is variable, and the language that would appear in that section is dependent on whether or not the insured has Nonforfeiture on their policy.
- 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 for first and last name. The policy # is variable and customized for each policyholder.
- Step 4 – The Coverage Change Receipt date is variable and dependent upon the policy parameters. The return addresses are variable and dependent upon the insured's policy form.

Things to Consider – page 2 variability

- Inflation Section will only appear to those insureds that are being offered an inflation decrease
- The Daily Benefit and Total Lifetime Benefit section will only appear if insureds are being provided either of those offers.
- The variable text within the Cancellation section will appear, and is dependent on whether or not the insured has Nonforfeiture on their policy.
- The sentences referencing paid-up survivorship or shared care rider is variable and is dependent upon the policy.

IMPORTANT NOTICE TO POLICYHOLDERS

In the event you need to contact someone about this policy for any reason, please contact your Account Representative. If you have additional questions you may contact the following Metropolitan office:

Metropolitan Life Insurance Company
P. O. Box 937
Westport, Connecticut 06881-0937

1-800-308-0179

If you have been unable to contact or obtain satisfaction from Metropolitan or the Account Representative, you may contact:

Life and Health Division
Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

In-state toll free calls: 1-800-552-7945
Out-of-state calls: 804-786-3741

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your Account Representative, Metropolitan or the Bureau of Insurance, please have your policy number available.



Metropolitan Life Insurance Company

A Mutual Company Incorporated in New York State

Metropolitan Life Insurance Company (MetLife) will pay the benefits of this policy according to its provisions.

Long-Term Care Insurance Policy

- * **RENEWABILITY: THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE. PREMIUMS ARE SUBJECT TO CHANGE.** This means you have the right, subject to the terms of your policy, to continue this policy as long as you pay your premiums on time. We cannot change any of the terms of your policy without your consent, except that we may change the premium rates. Any change 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 enclosed. If your answers are incorrect or untrue, we have 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 us 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 cost 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 long term care policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy 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.

INSURED	[JOHN A. DOE]
INITIAL ANNUAL PREMIUM	[\$XXX.XX]
POLICY NUMBER	[SPECIMEN LTC]
PLAN	LONG-TERM CARE INSURANCE
PLAN NUMBER	[95401]


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 account representative from whom you bought it within 30 days from the date you receive it. If you return it within the 30-day period, this policy will be void from the beginning. We will refund any premium paid.

See Table of Contents on the last page.

Metropolitan Life Insurance Company
P O Box 937
Westport, CT 06881-0937
Toll Free Number: 1-800-308-0179

POLICY SPECIFICATIONS

Policy Effective Date	[1/1/1999]
Effective Date of this Schedule	[1/1/1999]
Age at Issue	[65]
Policy Number	[Specimen LTC]
Plan	Long-Term Care Insurance
Health Rating	[Standard]
Waiting Period	[45] Days

INSURED

[John A. Doe]

SCHEDULE OF BENEFITS

TOTAL LIFETIME BENEFIT* [\$73,000]

COVERED SERVICES

BENEFIT AMOUNTS*

BASIC SERVICES

Nursing Home/Hospice Facility Benefits
Assisted Living Facility Benefits
Respite Care Benefits (Up to 21 Days Per Year)
Home Care And Community Care Benefits

DAILY BENEFIT AMOUNT

Up to [\$100]/day
Up to [\$100]/day
Up to [\$100]/day
Up to [\$60]/day

ADDITIONAL SERVICES

Initial Care Advisory Service
Transition Expense Allowance
Informal Caregiver Training
Chore Services and Specialized Transportation

MAXIMUM BENEFIT AMOUNT

Free or Up to [\$250]/lifetime
[\$1500]/lifetime
[\$500]/lifetime
[\$60]/month

OPTIONAL FEATURES

OPTION SELECTED

NONFORFEITURE COVERAGE
INFLATION PROTECTION

[Included or Not Included]
[Compound, Simple or Optional Increase]

*The benefit amounts will increase in accordance with the Inflation Protection option you have selected.

PREMIUM SCHEDULE

PREMIUMS ARE DUE AND PAYABLE ON THE EFFECTIVE DATE OF THE POLICY
AND EVERY [1,6,12] MONTH(S) THEREAFTER

[Annual, Semi-Annual, Monthly] Premium Before Discount(s)	[\$xxxx.xx]
[Annual, Semi-Annual, Monthly] Premium Less [Spouse, Multi-Life, Spouse & Multi-Life] Discount(s) ⁺	[\$xxxx.xx]

⁺If Spouse discount is applicable, discount will apply as long as your spouse's policy does not lapse.

Definitions of Policy Terms

"Activities of Daily Living" ("ADL") 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 a 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.

"Adult Day Care Center" means a facility run, licensed and/or certified as an Adult Day Care Center under the laws where it is located; or 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 8 (or less) to 1, which staff includes: a full-time director; 1 or more Nurses present at least 4 hours a day during operating hours; and at least 2 staff members present whenever clients are present.

"Assisted Living Facility" means a facility that meets ALL of the following:

- * maintains all appropriate licensing required under the laws where it is located to provide Maintenance or Personal Care; and
- * provides 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 6 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

Definitions of Policy Terms (Continued)

- * provides 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 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 drug addicts or alcoholics. 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.

"Bed Reservation Benefits" means the Benefits we will pay for charges you incur to reserve a space in a Nursing Home, Hospice, or Assisted Living Facility if, while confined in such institution, you are transferred to a Hospital for acute care on a short term basis.

"Benefits" means the payment by us for a Covered Service.

"Care Advisor" means a health care professional from a Care Management Organization.

"Care Advisory Services" means any of the following services performed 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.

"Care Management Organization" means an organization operated and licensed as a Care Management Organization under the laws where it is located; or 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 1 Nurse and 1 Social Worker.

Definitions of Policy Terms (Continued)

"Chronically III" means:

- * you are unable to perform, without substantial assistance from another individual, at least two Activities of Daily Living for a period of at least 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.

"Community Care" means care furnished outside of a Nursing Home/Hospice Facility or Assisted Living Facility.

"Covered Services" means Qualified Long-Term Care Services that are specifically provided under and 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 keeping the person's functional status from getting worse. Custodial Care does not include any transportation or other service which is chiefly for personal convenience or companionship.

"Daily Benefit Amount" means the most we will pay for one day of a Basic Service as shown in the SCHEDULE OF BENEFITS on page 3, plus any increase to this amount under the terms of this policy.

"Designated Care Management Organization" means a Care Management Organization we choose, to whom we make direct payment for your Initial Care Advisory Service.

"Formal Caregiver" means any of the following: a Nurse, Care Advisor, Therapist, Social Worker, Home Health Aide, or Homemaker. Members of the Insured's Immediate Family can not be Formal Caregivers.

"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 where the service is performed.

"Home Health Care Agency" means a Hospital or other organization that:

- * is licensed or certified as a Home Health Care Agency, under the laws where it is located, under a public health law or similar law, if licensing or certification is required, to provide Home Health Care Services; or
- * is recognized as a home health agency by Medicare; or
- * is a Hospital or other organization that meets ALL of the following:

Definitions of Policy Terms (Continued)

1. is licensed or certified where it is located to provide Home Health Care Services; and
2. develops and reviews long-term care service plans at appropriate intervals; and
3. uses Home Health Aides trained or certified to provide Maintenance or Personal Care in accordance with any laws which apply to such care; and
4. provides on-site supervision of Home Health Aides by a Nurse or Social Worker; and
5. 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
6. 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 to or consistent with the Chronically Ill person's ability to stay in his or her home. Such services may include light housekeeping, meal preparation or shopping for items needed for Qualified Long-Term Care Services, which are incidental to the need for Maintenance or Personal Care services.

"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 state laws, 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.

"Hospital" means a facility that is licensed as a hospital, and provides:

- * a broad range of 24 hour a day medical and surgical services for sick and injured persons by, or under the supervision of, a staff of Physicians; and
- * Nursing Care 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 named on page 3 of this policy.

Definitions of Policy Terms (Continued)

"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, which includes any Social Worker who has been issued a license, certificate, or similar authorization to act as a Social Worker by a state or a body authorized by a state to issue such authorization; 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 with any of the disabilities that result in your being 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 needed assistance with ADL's.

"Medicaid" means any state medical assistance program under Title XIX of the Social Security Act, as amended.

"Medicare" means the Health Insurance for the Aged and Disabled provisions of Title XVIII of the Social Security Act, as amended.

"Nurse" means a registered professional Nurse (R.N.), licensed practical Nurse (L.P.N.) or licensed vocational Nurse (L.V.N.) who is licensed in the state in which the services are performed.

"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 licensed nursing facility under the laws where it is located; or any other facility that meets ALL of the following:

- * has appropriate licensure for a business where it is located, to provide Maintenance or Personal Care; and
- * has 24 hours a day Nursing Care; and
- * has 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; and

Definitions of Policy Terms (Continued)

* 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 drug addicts or alcoholics.

"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 Effective Date of the Policy. For example, if the Effective Date of the Policy is May 1, 2001, the first Policy Anniversary is May 1, 2002; the first Policy Year ends April 30, 2002; and the Policy Month starts on the first day of each Policy Month, e.g. May 1, 2001.

"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" means a deterioration or loss in intellectual capacity that places a person in jeopardy of harming self or others and, therefore, the person requires substantial supervision by another individual. Deterioration or loss must be 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.

"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 in Social Work from an accredited university.

"Terminal Illness" or "Terminally Ill" means an illness or injury which a Physician states is likely to result in a person's death within 6 months.

"Therapist" means a person who has a license or appropriate professional certificate to provide Therapy Services in the jurisdiction in which 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 for charges you incur for Covered Services, not including Benefits for the Initial Care Advisory Service. This amount is shown in the SCHEDULE OF BENEFITS on page 3 and will change if your Daily Benefit Amounts are changed.

"We," "us" and "our" mean Metropolitan Life Insurance Company (MetLife).

"You" and "your" mean the Insured named on page 3 of this policy.

Eligibility for Benefits

Initial Eligibility

You or someone acting for you must call the toll-free number on page 3 to request that we determine whether you are eligible for Benefits.

You will be eligible for Benefits only if we are given proof, satisfactory to us, that: (1) you are Chronically Ill; and (2) a Licensed Health Care Practitioner has certified in writing, within the last 12 months, that you are Chronically Ill. In order to receive certain Benefits, you must also complete a Waiting Period as described below.

Chronically Ill means you are unable to perform, without substantial assistance from another individual, at least two Activities of Daily Living ("ADL") for a period of at least 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.

To help us determine if you are eligible for benefits, we may require that:

1. we or a person we name contact you, your Representative, your Physician or other persons familiar with your condition; and
2. you provide us or a person we name with access to your medical records to obtain information about your condition (we may not be able to determine your eligibility for Benefits if we do not have access to these records); and
3. you be examined, at our expense, by a healthcare provider and an on-site assessment be conducted.

Continuing Eligibility

To continue to be eligible for Benefits, you must submit proof satisfactory to us, that: (1) you continue to be Chronically Ill; and (2) a Licensed Health Care Practitioner has certified in writing, at least once in the past 12 months, that you are Chronically Ill.

Notice of Eligibility or Denial

We will send written notice as to whether you are eligible for Benefits as soon as reasonably possible, but no later than 10 working days after we have received all the information we need to assess your condition. If we deny your eligibility, you may ask us to more fully explain our denial. Within 60 days of the date we receive such a written request, we will send you a written explanation of the reasons for the denial; and make available all information directly relating to such denial. You may appeal our denial as indicated in the "Appeals of Eligibility for Benefits or Claims Decisions" section on page 21.

Waiting Period

"Waiting Period" is the number of days after the Effective Date of this Policy during which you are both Chronically Ill and receive Basic Services (other than Respite Care Services) before you can receive Benefits. These days need not be consecutive. The Waiting Period for this policy is shown in the SCHEDULE OF BENEFITS on page 3. Except as stated below, Benefits will not be paid for Covered Services you receive during the Waiting Period.

Waiting Period (Continued)

No Waiting Period is required for Benefits for Respite Care, the Initial Care Advisory Service or Informal Caregiver Training. Receipt of these services does not count toward the Waiting Period.

You have only to complete one Waiting Period in your lifetime. If you cease to be Chronically Ill, or cease to receive Basic Services other than Respite Care services, before you complete the Waiting Period, we will credit the portion of the Waiting Period you did complete to a future claim.

Once you complete the Waiting Period, you will be eligible to receive the Transition Expense Allowance for expenses for Qualified Long-Term Care Services received during the Waiting Period.

Covered Services

We will pay for Covered Services only if:

1. They are Qualified Long-Term Care Services; and
2. They are received after the Effective Date of this Policy; and
3. They are received after completing any required Waiting Period; and
4. You are eligible for Benefits; and
5. The Total Lifetime Benefit has not been paid.

However, Covered Services shall not include any service or supply which is primarily for personal convenience or companionship.

There are two types of Covered Services under this policy: Basic Services and Additional Services.

Covered Services - Basic Services

Basic Services

On any day you may receive one or more Covered Services-Basic Services: in a Nursing Home/Hospice facility, in an Assisted Living Facility, as Respite Care, and as Home Care and Community Care. The most we will pay for that day will be the Nursing Home/Hospice facility Daily Benefit Amount shown in the SCHEDULE OF BENEFITS on page 3. However, if the only services you receive are Home Care/Community Care, the most we will pay for that day is the Home Care/Community Care Daily Benefit Amount shown in the SCHEDULE OF BENEFITS on page 3.

Nursing Home and Hospice Facility Benefits

We will pay up to the Daily Benefit Amount shown for Nursing Home/Hospice facility in the SCHEDULE OF BENEFITS on page 3, for charges you incur for the following Covered Services received on any day in a Nursing Home or Hospice facility:

1. Room and board; and

Covered Services-Basic Services (Continued)

2. Nursing Care, Maintenance or Personal Care, Therapy Services, and Hospice Care, from a Formal Caregiver; and
3. Bed Reservation Benefits up to 21 days per Policy Year. The amount we will pay for the Bed Reservation Benefits will not be more than the Benefits we would have paid if you had been confined in the Nursing Home or Hospice facility on those days.

Assisted Living Facility Benefits

We will pay up to the Daily Benefit Amount shown for Assisted Living Facility in the SCHEDULE OF BENEFITS on page 3, for charges you incur for the following Covered Services received on any day in an 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 21 days per Policy Year. The amount we will pay for the Bed Reservation Benefits will not be more than the Benefits we would have paid if you had been confined in the Assisted Living Facility on those days.

Respite Care Benefits

We will pay up to the Daily Benefit Amount shown for Respite Care in the SCHEDULE OF BENEFITS on page 3, for a maximum of 21 days per Policy Year, for charges you incur for Respite Care. You do not need to complete the Waiting Period to receive these Benefits. Respite Care means Covered Services: in a Nursing Home/Hospice facility, Assisted Living Facility or as Home Care/Community Care that temporarily relieves the Informal Caregiver.

Home Care and Community Care Benefits

We will pay up to the Daily Benefit Amount shown for Home Care and Community Care in the SCHEDULE OF BENEFITS on page 3, for charges you incur for the following Covered Services:

1. Home Health Care Services performed by a Nurse or by a Therapist; 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. Care Advisory Services performed by a Care Advisor; and
5. At-home Hospice Care; and
6. Adult Day Care.

Covered Services-Basic Services (Continued)

Alternate Service Benefits

We will pay for charges you incur for Covered Services which are furnished by a facility or person not defined in this policy, if we determine, in our sole discretion, that the alternate service meets ALL of the following:

1. the service falls within guidelines we establish as an approved alternate service; 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 Basic Services which would have been covered under this policy; and
5. it is not provided by a member of your Immediate Family.

The Benefits we will pay for an alternate service will be the lesser of:

1. the charges you incur for the services received; or
2. the Daily Benefit Amount for the most closely defined Basic Service, as we determine.

Covered Services-Additional Services

Additional Services

Covered Services-Additional Services may be received on the same day as Covered Services-Basic Services, without affecting the Daily Benefit Amount. The maximum we will pay for covered Additional Services is shown in the SCHEDULE OF BENEFITS on page 3.

Initial Care Advisory Service

You can receive, at no extra charge to you, one Initial Care Advisory Service from a Designated Care Management Organization by calling the toll-free number shown on page 3. If you choose not to use a Designated Care Management Organization, you may select a Care Management Organization to conduct one Initial Care Advisory Service and we will pay as a Covered Service charges you incur up to the Maximum Benefit Amount shown for Initial Care Advisory Service in the SCHEDULE OF BENEFITS on page 3. Payment of these Benefits will not reduce your Total Lifetime Benefit shown on page 3. You do not need to complete the Waiting Period for these Benefits.

Informal Caregiver Training

We will pay up to the Maximum Benefit Amount shown for Informal Caregiver Training in the SCHEDULE OF BENEFITS on page 3 for charges you incur to train an Informal Caregiver to perform Maintenance or Personal Care Services for you in your home. We will also cover training while you are in a Hospital, Nursing Home, 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 to care for you. You do not need to complete the Waiting Period for these Benefits.

Covered Services—Additional Services (Continued)

Transition Expense Allowance

After you have completed the Waiting Period we will pay up to the Maximum Benefit Amount shown for Transition Expense Allowance in the SCHEDULE OF BENEFITS on page 3, for charges you incur for Qualified Long-Term Care Services during or after the Waiting Period, if the expense was incurred on a day you were eligible for Benefits. Transition Expense Allowance may also include any items required pursuant to a Plan of Care, such as 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 changes to your home that would increase the value of your living quarters.

Chore Services/ Specialized Transportation

We will pay up to the Maximum Benefit Amount shown for Chore Services and Specialized Transportation in the SCHEDULE OF BENEFITS on page 3 for charges you incur for the following Covered Services required to promote your health and safety while Chronically Ill:

1. Chore Services, which is shopping for items you need. These services can be performed by an Informal Caregiver; and
2. Specialized Transportation, which is the cost of hiring a vehicle, with ramps, lifts or other alterations, to assist you to get in and out of it, to enable you to receive Qualified Long-Term Care Services.

Nonforfeiture Coverage

(available only if included in the SCHEDULE OF BENEFITS at issue)

How to Qualify

If premiums for this policy have been paid for at least 3 years and your policy ends because of nonpayment of premiums or your written request to cancel the policy, you will receive Nonforfeiture Coverage.

When it Begins

Nonforfeiture Coverage takes effect on the Nonforfeiture Date. Nonforfeiture Date means the 1st day after the end of the period covered by your last paid premium. Once you receive Nonforfeiture Coverage, you cannot change your benefit amounts.

Level of Coverage

The same Benefits as those payable while the policy is in full force will be payable under Nonforfeiture Coverage except that the Total Lifetime Benefit will be the greater of: (a) the sum of all premiums as defined below; or (b) 30 times the Daily Benefit Amount for Nursing Home/Hospice facility in effect immediately prior to the Nonforfeiture Date. The total Benefits paid prior to and after the Nonforfeiture Date will not be more than the Total Lifetime Benefit in effect immediately prior to the Nonforfeiture Date.

Premiums include all premiums paid for this policy or waived under its terms.

Inflation Protection

There are three Inflation Protection options available to you. The option you chose is shown in the SCHEDULE OF BENEFITS on page 3.

The following increases are made without regard to your age, claim status, claim history, health, or the length of time you have been covered under this policy. However, no increase will be made while Nonforfeiture Coverage is in effect under the policy.

Compound Increase

If this Inflation Protection option is shown in the SCHEDULE OF BENEFITS on page 3: your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to 5% of the benefit amounts in the prior Policy Year. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit, Transition Expense Allowance, and the Informal Caregiver Training benefit amounts, the 5% increase will be applied to their remaining portions. The benefit amount increases will occur on each Policy Anniversary for the lifetime of your policy, even when you are receiving Benefits.

Simple Increase

If this Inflation Protection option is shown in the SCHEDULE OF BENEFITS on page 3: your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to 5% of the benefit amounts shown in the SCHEDULE OF BENEFITS on page 3. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit, Transition Expense Allowance, and the Informal Caregiver Training benefit amounts, the actual percentage increase in your Nursing Home/Hospice Facility Daily Benefit Amount from your prior Policy Year will be applied to their remaining portions. The benefit amount increases will occur on each Policy Anniversary for the lifetime of your policy, even when you are receiving Benefits.

Optional Increase

If this Inflation Protection option is shown in the SCHEDULE OF BENEFITS on page 3: we will offer you an inflation protection Optional Increase as of each Policy Anniversary, but only if you accepted our offer for an inflation protection Optional Increase at least once during the last two consecutive times this offer was made to you. If you accept this offer and we receive your acceptance within the time specified in the offer, your benefit amounts will increase on the Policy Anniversary after the offer was made. The amount of the increases are equal to 5% of the benefit amounts in the prior Policy Year. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit, Transition Expense Allowance, and the Informal Caregiver Training benefit amounts, the 5% increase will be applied to their remaining portions.

The extra premium for the inflation protection Optional Increase will be based on your age and the premium rates at the time the increase takes effect. We will send you a written notice of the increase in benefit amounts and their effective date.

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 policy premium.

We will send you a written notice of any change in benefit amounts and the date it takes effect. If we deny a benefit amount change, we will send you a form which tells you how to appeal our denial.

Benefit Increase With Proof of Good Health

You may, at any time, ask for an increase in your benefit amounts in writing or by calling our toll-free telephone number shown on page 3. 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 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, Transition Expense Allowance, and the Informal Caregiver Training benefit amounts, the percentage increase in your benefit amounts will be applied to their remaining portions.

The extra premium for this benefit increase will be based on your age, the premium rates, and your rating class at the time the increase takes effect.

The increase will take effect on the first day of the Policy Month, starting with or next following the date we approve the request. We will send you a written notice of the increase in benefit amounts, the effective date and the amount of premium due.

Benefit Decreases

You may, at any time, request a decrease in your benefit amounts in writing or by calling our toll-free telephone number shown on page 3. Decreases in amounts are subject to limits which apply at the time of the request. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit, Transition Expense Allowance, and the Informal Caregiver Training benefit amounts, the percentage decrease in your benefit amounts will be applied to the remaining portions.

The decrease will take effect on the day we receive the request if it is the 1st day of a Policy Month; if not, on the 1st day of the Policy Month following the date we received your request. Any premium overpayment will be applied toward any future premiums due.

Extension of Benefits

If as of the date your policy Lapses or as of the date we receive a written request to cancel, you are Chronically Ill and are confined in a Nursing Home/Hospice facility or Assisted Living Facility, we will extend the payment of Benefits for Covered Services received in those facilities so long as, without interruption, you remain Chronically Ill and confined. Subject to the Waiting Period and the terms of this policy, Benefits will be extended only until the first of the date:

1. you are no longer Chronically Ill; or
2. you are no longer confined in the 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 such drug(s) was 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.
3. Any injury or sickness that results from:
 - a. any war, or warlike action in time of peace; or
 - b. participation in a felony, riot or insurrection; or
 - c. aviation, except for fare paying passengers.
4. Any intentionally self-inflicted injury.
5. Care received outside the United States or its territories.
6. Services, other than Chore Services, performed by a member of the Insured's Immediate Family.
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.

Premiums

Premium Payment

The premium is due and payable on the premium due dates shown in the SCHEDULE OF BENEFITS on page 3. The premium must be paid in U.S. currency. All premium terms will begin at 12:01 A.M. and end at midnight Standard Time, where you live.

You may change the frequency of payment with our approval.

The amount of the premium for your initial coverage is based on your age and rating class as of the Effective Date of the Policy as shown in the SCHEDULE OF BENEFITS on page 3.

We reserve the right to change premium rates on a class basis. 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, including any Inflation Protection Optional Increase.

Premiums (Continued)

If you have the Compound Increase or Simple Increase Inflation Protection options, the premium is not expected to increase as a result of benefit amount increases. We reserve the right to adjust premium rates, on a class basis, for those who choose these Inflation Protection options.

Premiums will increase for each: (a) inflation protection Optional Increase or (b) increase in benefit amount approved by us with proof of your good health.

The premium will decrease as of the effective date of any decrease in your benefit amounts. The amount of the reduction will be computed assuming that the benefit amounts purchased last are discontinued first.

Grace Period

You have a grace period of 30 days to pay each premium due after the first premium. If the premium is not paid within 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 35 days after we have mailed 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 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 so named will not be responsible for payment of the premium. You are responsible to inform us of any change in the person named. We will inform you of your right to change the person named (at least once every two years).

Waiver of Premiums

We will waive your premium starting on the first day of the Policy Month which starts on or follows the later of the day you: become eligible for Benefits; and complete the Waiting Period. You must resume payment of your premium starting on the first day of the Policy Month which starts on or follows the month in which you are no longer eligible for Benefits. Any advance premium payment will be applied to future premiums.

Reinstatement

If you do not pay the premium before the end of the grace period, you may apply for reinstatement by completing an application, submitting proof of good health, acceptable to us, at your expense, and paying the premium due. We will give you a conditional receipt for the premium. If we have not sent you a written disapproval of the application within 45 days after the date of the conditional receipt, the policy will be reinstated as of the date we received the premium.

Any premiums we, or any of our account representative, accept for a reinstatement will be applied to a period for which premiums have not been paid, but such period will not extend more than 60 days prior to the date of reinstatement. The premium rate for the reinstated policy will reflect any increase in the premium which would have become effective if the policy had remained in force continuously.

The reinstated policy will cover only a loss that occurs after the date of reinstatement. In all other respects all rights under the policy will remain the same, subject to any provisions noted on or attached to the reinstated policy.

Premiums (Continued)

Reinstatement for Cognitive Impairment or Loss of Functional Capacity

If your policy Lapses, we will reinstate your policy back to the date it ended, without proof of your good health, if within 5 months of that date, you or someone acting for you:

1. request reinstatement; and
2. submit proof acceptable to us that you suffered a cognitive impairment or loss of functional capacity at the time your policy Lapsed; and
3. you pay all past due premiums to us.

The standard of proof we will use will be no more restrictive than that described under "Eligibility for Benefits" on page 10.

If we reinstate your policy, your premium will be what it would have been had your coverage not been interrupted.

Claims

Written Notice of Claim

Once we have determined that you are eligible for Benefits (see "Eligibility for Benefits" on page 10), you may submit claims. We will pay Benefits only upon receipt of written proof satisfactory to us that you have incurred charges for Covered Services.

Claim Forms

Written notice of claim must be given to us at the address shown on page 1 of your policy within 30 days after a covered loss starts, or as soon as reasonably possible.

After we receive the written notice of claim we will send you our proof of claim forms within 15 days. If we do not, you will meet the written proof of claim requirements if you send us, within the time set forth below, a written statement of the nature and extent of your claim.

You must submit written proof of claim to us, at the address stated on the claim form we provide you, no later than 90 days after the end of the calendar year in which the charges were incurred. 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.

Proof of Claim

To help us determine whether 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 the services you received; and
2. you may need to 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 approve a claim for Benefits if we do not have access to these records); and
3. we have the right to have you examined while your claim is pending, at our expense, by a healthcare provider and to conduct an on-site assessment; and
4. 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 Service.

Approval or Denial of Claim

We will send you a written notice of our decision to approve or deny a claim as soon as reasonably possible. In no event will we send this notice later than 10 working days after we have received all the information we need to assess your claim.

Claims (Continued)

If we deny your claim for Benefits, in whole or in part, you or someone acting for you may ask us to more fully explain our denial. Within 60 days of the date we receive such a written request: (a) we will provide a written explanation of the reasons for the denial; and (b) make available all information directly relating to such denial.

You or someone acting for you may appeal our denial of your claim by following the instructions in the "Appeals of Eligibility for Benefits or Claims Decisions" section on page 21.

Time of Payment of Claim

After we receive written proof of claim, we will pay immediately the benefits due under the policy subject to continuing proof of claim.

Payment of Claims

All Benefits will be paid to you unless they are assigned. Any Benefits or premium refund unpaid at your death will be paid to your estate unless assigned. If such Benefits are not more than \$1,000, we may pay them 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.

In the Commonwealth of Virginia, the Department of Medical Assistance Services is the payor of last resort.

General Provisions

The Contract

This policy, with any riders, endorsements and written application attached, make up the entire contract.

Assignment; No Cash Value; Premium Refunds

The policy has no cash surrender value or other money that can be paid, assigned, borrowed, or pledged as collateral for a loan.

The Benefits payable under the policy may not be assigned prior to a loss.

Any refund of premiums, (except refunds on the death of the Insured or on complete surrender or cancellation of this policy) shall be applied at our option against future premiums or to increase future benefits.

Limitation on Account Representative or Other Person's Authority

No account representative or other person except our President, our 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 Vice-President.

Statements Made By You Relating to Insurability

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.

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.

General Provisions (Continued)

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.

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, an adjustment in premium and/or amounts of coverage may be made, at our option, based on the correct information.

Legal Actions

No legal action may be brought until 60 days after written proof of claim has been given. No such action may be brought after 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 if:

1. We receive a written request to cancel the policy (the policy will terminate on the last day of the Policy Month in which such request was received);
2. your Total Lifetime Benefit under the policy, including any increases or decreases due to any change in benefit amounts, is paid;
3. your policy Lapses; or
4. your death.

We will refund any premium paid beyond the policy month in which you die or in which you ask to surrender this policy. The premium refund will be paid to your estate, or to you if you are alive.

Conformity With State Statutes

Any provision in this policy which, on the 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.

Appeals of Eligibility for Benefits or Claims Decisions

We will review our denial of your eligibility for Benefits or your claim for Benefits, in whole or in part, if you or someone acting for you:

1. make a written request to us for a review of our decision; and
2. send this request to us within 60 days after you receive our denial.

We will, within 60 days of the date we receive your request, review the denial and make a final decision. Our final decision will be in writing, and if a denial, will state our specific reasons.

Copy of application is attached

Metropolitan Life Insurance Company

ENDORSEMENT

This endorsement is part of the policy to which it is attached. It amends the policy as follows:

1. "A Mutual Company Incorporated in New York State" under the Company title on the first page is changed to "A Stock Company Incorporated in New York State".
2. The **Voting for Directors** provision on the last page and all references to voting rights are deleted.


Louis J. Ragusa
Vice President and Secretary

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).

Voting for Directors

Our Board of Directors is elected by the policyholders. For details on how to vote, write to our Secretary.

Metropolitan Life Insurance Company
One Madison Avenue
New York, NY 10010-3690

Countersigned and Delivered on _____ By _____

Table of Contents

	Page		Page		Page
Renewability	1	Additional Services	13	Waiver of Premiums	18
Schedule of Benefits	3	Initial Care Advisory Service	13	Reinstatement	18
Definitions of Policy Terms	4	Informal Caregiver Training	13	Reinstatement for Cognitive Impairment or Loss of Functional Capacity	19
Eligibility for Benefits	10	Transition Expense Allowance	14		
Initial Eligibility	10	Chore Services/Specialized Transportation	14	Claims	19
Continuing Eligibility	10	Nonforfeiture Coverage	14	Written Notice of Claim	19
Notice of Eligibility or Denial	10	How to Qualify	14	Claim Forms	19
Waiting Period	10	When it Begins	14	Proof of Claim	19
Covered Services	11	Level of Coverage	14	Approval or Denial of Claim	19
Covered Services-Basic Services	11	Inflation Protection	15	Time of Payment of claim	20
Basic Services	11	Compound Increase	15	Payment of Claims	20
Nursing Home and Hospice Facility Benefits	11	Simple Increase	15		
Assisted Living Facility Benefits	12	Optional Increase	15	General Provisions	20
Respite Care Benefits	12	Changing Benefit Amounts	16	The Contract	20
Home Care and Community Care Benefits	12	Benefit Increase With Proof of Good Health	16	Assignment; No Cash Value	20
Alternate Service Benefits	13	Benefit Decreases	16	Premium Refunds	20
Covered Services-Additional Services	13	Extension of Benefits	16	Limitation on Account	20
		Limitations and Exclusions	17	Representative or Other Person's Authority	20
		What is not Covered Under This Policy	17	Statements Made By You	20
		Premiums	17	Relating to Insurability	20
		Premium Payment	17	Misstatement of Age	21
		Grace Period	18	Legal Actions	21
				Termination of Policy	21
				Conformity with State Statutes	21
				Appeals of Eligibility for Benefits or Claim Decisions	21

Special endorsements or exclusion riders, if any, follow page 21.

IMPORTANT NOTICE TO POLICYHOLDERS

In the event you need to contact someone about this policy for any reason, please contact your Account Representative. If you have additional questions you may contact the following Metropolitan office:

Metropolitan Life Insurance Company
P. O. Box 937
Westport, Connecticut 06881-0937

1-800-308-0179

If you have been unable to contact or obtain satisfaction from Metropolitan or the Account Representative, you may contact:

Life and Health Division
Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

In-state toll free calls: 1-800-552-7945
Out-of-state calls: 804-786-3741

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your Account Representative, Metropolitan or the Bureau of Insurance, please have your policy number available.



Metropolitan Life Insurance Company

A Mutual Company Incorporated in New York State

Metropolitan Life Insurance Company (MetLife) will pay the benefits of this policy according to its provisions.

Long-Term Care Insurance Policy - Facilities Only

- * **RENEWABILITY: THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE. PREMIUMS ARE SUBJECT TO CHANGE.** This means you have the right, subject to the terms of your policy, to continue this policy as long as you pay your premiums on time. We cannot change any of the terms of your policy without your consent, except that we may change the premium rates. Any change 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 enclosed. If your answers are incorrect or untrue, we have 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 us 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 long-term care policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy 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.

INSURED	[JOHN A. DOE]
INITIAL ANNUAL PREMIUM	[\$XXX.XX]
POLICY NUMBER	[SPECIMEN LTC]
PLAN	FACILITIES ONLY INSURANCE
PLAN NUMBER	[95401]



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 account representative from whom you bought it within 30 days from the date you receive it. If you return it within the 30-day period, this policy will be void from the beginning. We will refund any premium paid.

See Table of Contents on the last page.

POLICY SPECIFICATIONS

Effective Date of Policy	[1/1/1999]
Effective Date of this Schedule	[1/1/1999]
Age at Issue	[65]
Policy Number	[Specimen LTC]
Plan	[Facilities Only Insurance]
Health Rating	[Standard]
Waiting Period	[45] Days

INSURED

[John A. Doe]

SCHEDULE OF BENEFITS

TOTAL LIFETIME BENEFIT* [73,000]

COVERED SERVICES

INITIAL BENEFIT AMOUNTS*

BASIC SERVICES

Nursing Home/Hospice Facility Benefits
Assisted Living Facility Benefits

DAILY BENEFIT AMOUNT

Up to [100]/day
Up to [100]/day

ADDITIONAL SERVICES

Initial Care Advisory Service
Transition Expense Allowance

MAXIMUM BENEFIT AMOUNT

Free or Up to [250]/lifetime
[1500]/lifetime

OPTIONAL FEATURES

OPTION SELECTED

NONFORFEITURE COVERAGE
INFLATION PROTECTION

[Included or Not Included]
[Compound, Simple or Optional
Increase]

*The benefit amounts will increase in accordance with the Inflation Protection option you have selected.

PREMIUM SCHEDULE

PREMIUMS ARE DUE AND PAYABLE ON THE EFFECTIVE DATE OF POLICY
AND EVERY [1,6,12] MONTH(S) THEREAFTER

[Annual, Semi-Annual, Monthly] Premium Before Discount	[\$xxxx.xx]
[Annual, Semi-Annual, Monthly] Premium Less [Spouse, Multi-Life, Spouse & Multi-Life] Discount*	[\$xxxx.xx]

*If Spouse discount is applicable, discount will apply as long as your spouse's policy does not lapse.

Definitions of Policy Terms

"Activities of Daily Living" ("ADL") 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 a feeding tube or intravenously.

"Assisted Living Facility" means a facility that meets ALL of the following:

- * maintains all appropriate licensing required under the laws where it is located to provide Maintenance or Personal Care; and
- * provides 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 6 clients; and
- * uses aides trained or certified to provide Maintenance or Personal Care in accordance with any laws which may apply to the provision of such care; and
- * provides 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 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 drug addicts or alcoholics. 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.

"Bed Reservation Benefits" means the Benefits we will pay for charges you incur to reserve a space in a Nursing Home, Hospice, or Assisted Living Facility if, while confined in such institution, you are transferred to a Hospital for acute care on a short term basis.

Definitions of Policy Terms (Continued)

"Benefits" means the payment by us for a Covered Service.

"Care Advisor" means a health care professional from a Care Management Organization.

"Care Advisory Services" means any of the following services performed 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.

"Care Management Organization" means an organization operated and licensed as a Care Management Organization under the laws where it is located; or 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 1 Nurse and 1 Social Worker.

"Chronically III" means:

- * you are unable to perform, without substantial assistance from another individual, at least two Activities of Daily Living for a period of at least 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.

"Covered Services" means Qualified Long-Term Care Services that are specifically provided under and 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 keeping the person's functional status from getting worse. Custodial Care does not include any transportation or other service which is chiefly for personal convenience or companionship.

"Daily Benefit Amount" means the most we will pay for one day of a Basic Service as shown in the SCHEDULE OF BENEFITS on page 3, plus any increase to this amount under the terms of this policy.

"Designated Care Management Organization" means a Care Management Organization we choose, to whom we make direct payment for your Initial Care Advisory Service.

"Formal Caregiver" means any of the following: a Nurse, Care Advisor, Therapist or Social Worker. Members of the Insured's Immediate Family can not be Formal Caregivers.

Definitions of Policy Terms (Continued)

"Hospice" means a facility or a unit of a facility that meets federal certification requirements as a Hospice, or is comparably licensed under state laws, 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.

"Hospital" means a facility that is licensed as a hospital, and provides:

- * a broad range of 24 hour a day medical and surgical services for sick and injured persons by, or under the supervision of, a staff of Physicians; and
- * Nursing Care 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.

"Insured" means the person named on page 3 of this policy.

"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, which includes any Social Worker who has been issued a license, certificate, or similar authorization to act as a Social Worker by a state or a body authorized by a state to issue such authorization; 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 with any of the disabilities that result in your being 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 needed assistance with ADL's.

"Medicaid" means any state medical assistance program under Title XIX of the Social Security Act, as amended.

"Medicare" means the Health Insurance for the Aged and Disabled provisions of Title XVIII of the Social Security Act, as amended.

"Nurse" means a registered professional Nurse (R.N.), licensed practical Nurse (L.P.N.) or licensed vocational Nurse (L.V.N.) who is licensed in the state in which the services are performed.

"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 licensed nursing facility under the laws where it is located; or any other facility that meets ALL of the following:

- * has appropriate licensure for a business where it is located, to provide Maintenance or Personal Care; and
- * has 24 hours a day Nursing Care; and
- * has 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

Definitions of Policy Terms (Continued)

- * has formal arrangements for emergency medical care; and
- * services are not limited to provision of food, shelter and other residential services such as laundry; and
- * 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 drug addicts or alcoholics.

"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" means dates measured from the Effective Date of the Policy. For example, if the Effective Date of the Policy is May 1, 2001, the first Policy Anniversary is May 1, 2002; the first Policy Year ends April 30, 2002; and the Policy Month starts on the first day of each Policy Month, e.g. May 1, 2001.

"Qualified Long-Term Care Services" means necessary diagnostic, preventative, 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" means a deterioration or loss in intellectual capacity that places a person in jeopardy of harming self or others and, therefore, the person requires substantial supervision by another individual. Deterioration or loss must be 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.

"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 in Social Work from an accredited university.

"Terminal Illness" or "Terminally Ill" means an illness or injury which a Physician states is likely to result in a person's death within 6 months.

"Therapist" means a person who has a license or appropriate professional certificate to provide Therapy Services in the jurisdiction in which 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 for charges you incur for Covered Services, not including Benefits for the Initial Care Advisory Service. This amount is shown in the SCHEDULE OF BENEFITS on page 3 and will change if your Daily Benefit Amounts are changed.

"We," "us" and "our" mean Metropolitan Life Insurance Company (MetLife).

"You" and "your" mean the Insured named on page 3 of this policy.

Eligibility for Benefits

Initial Eligibility

You or someone acting for you must call the toll-free number shown on page 3 to request that we determine whether you are eligible for Benefits.

You will be eligible for Benefits only if we are given proof, satisfactory to us, that: (1) you are Chronically Ill; and (2) a Licensed Health Care Practitioner has certified in writing, within the last 12 months, that you are Chronically Ill. In order to receive Benefits, you must also complete a Waiting Period as described below.

Chronically Ill means you are unable to perform, without substantial assistance from another individual, at least two Activities of Daily Living ("ADL") for a period of at least 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.

To help us determine if you are eligible for benefits, we may require that:

1. we or a person we name contact you, your Representative, your Physician or other persons familiar with your condition; and
2. you provide us or a person we name with access to your medical records to obtain information about your condition (we may not be able to determine your eligibility for Benefits if we do not have access to these records); and
3. you be examined, at our expense, by a healthcare provider and an on-site assessment be conducted.

Continuing Eligibility

To continue to be eligible for Benefits, you must submit proof satisfactory to us, that: (1) you continue to be Chronically Ill; and (2) a Licensed Health Care Practitioner has certified in writing, at least once in the past 12 months, that you are Chronically Ill.

Notice of Eligibility or Denial

We will send written notice as to whether you are eligible for Benefits as soon as reasonably possible, but no later than 10 working days after we have received all the information we need to assess your condition. If we deny your eligibility, you may ask us to more fully explain our denial. Within 60 days of the date we receive such a written request, we will send you a written explanation of the reasons for the denial; and make available all information directly relating to such denial. You may appeal our denial as indicated in the "Appeals of Eligibility for Benefits or Claims Decisions" section on page 17.

Waiting Period

"Waiting Period" is the number of days after the Effective Date of this Policy during which you are both Chronically Ill and receive Basic Services before you can receive Benefits. These days need not be consecutive. The Waiting Period for this policy is shown in the SCHEDULE OF BENEFITS on page 3. Except as stated below, Benefits will not be paid for Covered Services you receive during the Waiting Period.

No Waiting Period is required for Benefits for the Initial Care Advisory Service. Receipt of this service does not count toward the Waiting Period.

Waiting Period (Continued)

You have only to complete one Waiting Period in your lifetime. If you cease to be Chronically Ill, or cease to receive Basic Services before you complete the Waiting Period, we will credit the portion of the Waiting Period you did complete to a future claim.

Once you complete the Waiting Period, you will be eligible to receive the Transition Expense Allowance for expenses for Qualified Long-Term Care Services received during the Waiting Period.

Covered Services

We will pay for Covered Services only if:

1. They are Qualified Long-Term Care Services; and
2. They are received after the Effective Date of this Policy; and
3. They are received after completing any required Waiting Period; and
4. You are eligible for Benefits; and
5. The Total Lifetime Benefit has not been paid.

However, Covered Services shall not include any service or supply which is primarily for personal convenience or companionship.

There are two types of Covered Services under this policy: Basic Services and Additional Services.

Covered Services - Basic Services

Basic Services

On any day you may receive one or more Covered Services-Basic Services: in a Nursing Home/Hospice facility and in an Assisted Living Facility. The most we will pay for that day will be the Nursing Home/Hospice Facility Daily Benefit Amount shown in the SCHEDULE OF BENEFITS on page 3.

Nursing Home and Hospice Facility Benefits

We will pay up to the Daily Benefit Amount shown for Nursing Home/Hospice Facility in the SCHEDULE OF BENEFITS on page 3, for charges you incur for the following Covered Services received on any day in a Nursing Home or Hospice 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 21 days per Policy Year. The amount we will pay for the Bed Reservation Benefits will not be more than the Benefits we would have paid if you had been confined in the Nursing Home or Hospice facility on those days.

Covered Services - Basic Services (Continued)

Assisted Living Facility Benefits

We will pay up to the Daily Benefit Amount shown for Assisted Living Facility in the SCHEDULE OF BENEFITS on page 3, for charges you incur for the following Covered Services received on any day in an Assisted Living Facility:

1. Room and board; and
2. Nursing Care, Maintenance or Personal Care, and Therapy Services from a Formal Caregiver; and
3. Bed Reservation Benefits up to 21 days per Policy Year. The amount we will pay for the Bed Reservation Benefits will not be more than the Benefits we would have paid if you had been confined in the Assisted Living Facility on those days.

Covered Services - Additional Services

Additional Services

Covered Services - Additional Services may be received on the same day as Covered Services - Basic Services, without affecting the Daily Benefit Amount. The maximum we will pay for covered Additional Services is shown in the SCHEDULE OF BENEFITS on page 3.

Initial Care Advisory Service

You can receive, at no extra charge to you, one Initial Care Advisory Service from a Designated Care Management Organization by calling the toll-free number shown on page 3. If you choose not to use a Designated Care Management Organization, you may select a Care Management Organization to conduct one Initial Care Advisory Service and we will pay as a Covered Service charges you incur up to the Maximum Benefit Amount shown for Initial Care Advisory Service in the SCHEDULE OF BENEFITS on page 3. Payment of these Benefits will not reduce your Total Lifetime Benefit shown on page 3. You do not need to complete the Waiting Period for these Benefits.

Transition Expense Allowance

After you have completed the Waiting Period we will pay up to the Maximum Benefit Amount shown for Transition Expense Allowance in the SCHEDULE OF BENEFITS on page 3, for charges you incur for Qualified Long-Term Care Services during or after the Waiting Period, if the expense was incurred on a day you were eligible for Benefits.

Nonforfeiture Coverage

(available only if included in the SCHEDULE OF BENEFITS at issue)

How to Qualify

If premiums for this policy have been paid for at least 3 years and your policy ends because of nonpayment of premiums or your written request to cancel the policy, you will receive Nonforfeiture Coverage.

When it Begins

Nonforfeiture Coverage takes effect on the Nonforfeiture Date. Nonforfeiture Date means the 1st day after the end of the period covered by your last paid premium. Once you receive Nonforfeiture Coverage, you cannot change your benefit amounts.

Nonforfeiture Coverage (Continued)

Level of Coverage

The same Benefits as those payable while the policy is in full force will be payable under Nonforfeiture Coverage except that the Total Lifetime Benefit will be the greater of: (a) the sum of all premiums as defined below; or (b) 30 times the Daily Benefit Amount for Nursing Home/Hospice facility in effect immediately prior to the Nonforfeiture Date. The total Benefits paid prior to and after the Nonforfeiture Date will not be more than the Total Lifetime Benefit in effect immediately prior to the Nonforfeiture Date.

Premiums include all premiums paid for this policy or waived under its terms.

Inflation Protection

There are three Inflation Protection options available to you. The option you chose is shown in the SCHEDULE OF BENEFITS on page 3.

The following increases are made without regard to your age, claim status, claim history, health, or the length of time you have been covered under this policy. However, no increase will be made while Nonforfeiture Coverage is in effect under the policy

Compound Increase

If this Inflation Protection option is shown in the SCHEDULE OF BENEFITS on page 3: your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to 5% of the benefit amounts in the prior Policy Year. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit and Transition Expense Allowance benefit amounts, the 5% increase will be applied to their remaining portions. The benefit amount increases will occur on each Policy Anniversary for the lifetime of your policy, even when you are receiving Benefits.

Simple Increase

If this Inflation Protection option is shown in the SCHEDULE OF BENEFITS on page 3: your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to 5% of the benefit amounts shown in the SCHEDULE OF BENEFITS on page 3. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit and Transition Expense Allowance benefit amounts, the actual percentage increase in your Nursing Home/Hospice facility Daily Benefit Amount from your prior Policy Year will be applied to their remaining portions. The benefit amount increases will occur on each Policy Anniversary for the lifetime of your policy, even when you are receiving Benefits.

Optional Increase

If this Inflation Protection option is shown in the SCHEDULE OF BENEFITS on page 3: we will offer you an inflation protection Optional Increase as of each Policy Anniversary, but only if you accepted our offer for an inflation protection Optional Increase at least once during the last two consecutive times this offer was made to you. If you accept this offer and we receive your acceptance within the time specified in the offer, your benefit amounts will increase on the Policy Anniversary after the offer was made. The amount of the increases are equal to 5% of the benefit amounts in the prior Policy Year. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit and Transition Expense Allowance benefit amounts, the 5% increase will be applied to their remaining portions.

The extra premium for the inflation protection Optional Increase will be based on your age and the premium rates at the time the increase takes effect. We will send you a written notice of the increase in benefit amounts and their effective date.

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 policy premium.

We will send you a written notice of any change in benefit amounts and the date it takes effect. If we deny a benefit amount change, we will send you a form which tells you how to appeal our denial.

Benefit Increase With Proof of Good Health

You may, at any time, ask for an increase in your benefit amounts in writing or by calling our toll-free telephone number shown on page 3. 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 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 Transition Expense Allowance benefit amounts, the percentage increase in your benefit amounts will be applied to their remaining portions.

The extra premium for this benefit increase will be based on your age, the premium rates, and your rating class at the time the increase takes effect.

The increase will take effect on the first day of the Policy Month, starting with or next following the date we approve the request. We will send you a written notice of the increase in benefit amounts, the effective date and the amount of premium due.

Benefit Decreases

You may, at any time, request a decrease in your benefit amounts in writing or by calling our toll-free telephone number shown on page 3. Decreases in amounts are subject to limits which apply at the time of the request. If you have received any Benefits under this policy, then with regard to the Total Lifetime Benefit and Transition Expense Allowance benefit amounts, the percentage decrease in your benefit amounts will be applied to the remaining portions.

The decrease will take effect on the day we receive the request if it is the 1st day of a Policy Month; if not, on the 1st day of the Policy Month following the date we received your request. Any premium overpayment will be applied toward any future premiums due.

Extension of Benefits

If as of the date your policy Lapses or as of the date we receive a written request to cancel, you are Chronically Ill and are confined in a Nursing Home/Hospice facility or Assisted Living Facility, we will extend the payment of Benefits for Covered Services received in those facilities so long as, without interruption, you remain Chronically Ill and confined. Subject to the Waiting Period and the terms of this policy, Benefits will be extended only until the first of the date:

1. you are no longer Chronically Ill; or
2. you are no longer confined in the 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 such drug(s) was 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.
3. Any injury or sickness that results from:
 - a. any war, or warlike action in time of peace; or
 - b. participation in a felony, riot or insurrection; or
 - c. aviation, except for fare paying passengers.
4. Any intentionally self-inflicted injury.
5. Care received outside the United States or its territories.
6. Services performed by a member of the Insured's Immediate Family.
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 the 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.

Premiums

Premium Payment

The premium is due and payable on the premium due dates shown in the SCHEDULE OF BENEFITS on page 3. The premium must be paid in U.S. currency. All premium terms will begin at 12:01 A.M. and end at midnight Standard Time, where you live.

You may change the frequency of payment with our approval.

The amount of the premium for your initial coverage is based on your age and rating class as of the Effective Date of the Policy as shown in the SCHEDULE OF BENEFITS on page 3.

We reserve the right to change premium rates on a class basis. 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, including any Inflation Protection Optional Increase.

Premiums (Continued)

If you have the Compound Increase or Simple Increase Inflation Protection options, the premium is not expected to increase as a result of benefit amount increases. We reserve the right to adjust premium rates, on a class basis, for those who choose these Inflation Protection options.

Premiums will increase for each: (a) inflation protection Optional Increase or (b) increase in benefit amount approved by us with proof of your good health.

The premium will decrease as of the effective date of any decrease in your benefit amounts. The amount of the reduction will be computed assuming that the benefit amounts purchased last are discontinued first.

Grace Period

You have a grace period of 30 days to pay each premium due after the first premium. If the premium is not paid within 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 35 days after we have mailed 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 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 so named will not be responsible for payment of the premium. You are responsible to inform us of any change in the person named. We will inform you of your right to change the person named (at least once every two years).

Waiver of Premiums

We will waive your premium starting on the first day of the Policy Month which starts on or follows the later of the day you: become eligible for Benefits; and complete the Waiting Period. You must resume payment of your premium starting on the first day of the Policy Month which starts on or follows the month in which you are no longer eligible for Benefits. Any advance premium payment will be applied to future premiums.

Reinstatement

If you do not pay the premium before the end of the grace period, you may apply for reinstatement by completing an application, submitting proof of good health acceptable to us, at your expense, and paying the premium due. We will give you a conditional receipt for the premium. If we have not sent you a written disapproval of the application within 45 days after the date of the conditional receipt, the policy will be reinstated as of the date we received the premium.

Any premiums we, or any of our account representatives, accept for a reinstatement will be applied to a period for which premiums have not been paid, but such period will not extend more than 60 days prior to the date of reinstatement. The premium rate for the reinstated policy will reflect any increase in the premium which would have become effective if the policy had remained in force continuously.

The reinstated policy will cover only a loss that occurs after the date of reinstatement. In all other respects all rights under the policy will remain the same, subject to any provisions noted on or attached to the reinstated policy.

Premiums (Continued)

Reinstatement for Cognitive Impairment or Loss of Functional Capacity

If your policy Lapses, we will reinstate your policy back to the date it ended, without proof of your good health, if within 5 months of that date, you or someone acting for you:

1. request reinstatement; and
2. submit proof acceptable to us that you suffered a cognitive impairment or loss of functional capacity at the time your policy Lapsed; and
3. you pay all past due premiums to us.

The standard of proof we will use will be no more restrictive than that described under "Eligibility for Benefits" on page 8.

If we reinstate your policy, your premium will be what it would have been had your coverage not been interrupted.

Claims

Written Notice of Claim

Once we have determined that you are eligible for Benefits (see "Eligibility for Benefits" on page 8), you may submit claims. We will pay Benefits only upon receipt of written proof satisfactory to us that you have incurred charges for Covered Services.

Claim Forms

Written notice of claim must be given to us at the address shown on page 1 of your policy within 30 days after a covered loss starts, or as soon as reasonably possible.

After we receive the written notice of claim we will send you our proof of claim forms within 15 days. If we do not, you will meet the written proof of claim requirements if you send us, within the time set forth below, a written statement of the nature and extent of your claim.

Proof of Claim

You must submit written proof of claim to us, at the address stated on the claim form we provide you, no later than 90 days after the end of the calendar year in which the charges were incurred. 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.

To help us determine whether 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 the services you received; and
2. you may need to 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 approve a claim for Benefits if we do not have access to these records); and
3. we have the right to have you examined while your claim is pending, at our expense, by a healthcare provider and to conduct an on-site assessment; and
4. 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 Service.

Claims (Continued)

Approval or Denial of Claim

We will send you a written notice of our decision to approve or deny a claim as soon as reasonably possible. In no event will we send this notice later than 10 working days after we have received all the information we need to assess your claim.

If we deny your claim for Benefits, in whole or in part, you or someone acting for you may ask us to more fully explain our denial. Within 60 days of the date we receive such a written request: (a) we will provide a written explanation of the reasons for the denial; and (b) make available all information directly relating to such denial.

You or someone acting for you may appeal our denial of your claim by following the instructions in the "Appeals of Eligibility for Benefits or Claims Decisions" section on page 17.

Time of Payment of Claim

After we receive written proof of claim, we will pay immediately the benefits due under the policy subject to continuing proof of claim.

Payment of Claims

All Benefits will be paid to you unless they are assigned. Any Benefits or premium refund unpaid at your death will be paid to your estate unless assigned. If such Benefits are not more than \$1,000, we may pay them 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.

In the Commonwealth of Virginia, the Department of Medical Assistance Services is the payor of last resort

General Provisions

The Contract

This policy, with any riders, endorsements and written application attached, make up the entire contract.

Assignment; No Cash Value; Premium Refunds

The policy has no cash surrender value or other money that can be paid, assigned, borrowed, or pledged as collateral for a loan.

The Benefits payable under the policy may not be assigned prior to a loss.

Any refund of premiums, (except refunds on the death of the Insured or on complete surrender or cancellation of this policy) shall be applied at our option against future premiums or to increase future benefits.

Limitation on Account Representative or Other Person's Authority

No account representative or other person except our President, our 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 Vice-President.

Statements Made By You Relating to Insurability

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.

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.

General Provisions (Continued)

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.

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, an adjustment in premium and/or amounts of coverage may be made, at our option, based on the correct information.

Legal Actions

No legal action may be brought until 60 days after written proof of claim has been given. No such action may be brought after 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 if:

1. We receive a written request to cancel the policy (the policy will terminate on the last day of the Policy Month in which such request was received);
2. your Total Lifetime Benefit under the policy, including any increases or decreases due to any change in benefit amounts, is paid;
3. your policy Lapses; or
4. your death.

We will refund any premium paid beyond the policy month in which you die or in which you ask to surrender this policy. The premium refund will be paid to your estate, or to you if you are alive.

Conformity With State Statutes

Any provision in this policy which, on the 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.

Appeals of Eligibility for Benefits or Claims Decisions

We will review our denial of your eligibility for Benefits or your claim for Benefits, in whole or in part, if you or someone acting for you:

1. make a written request to us for a review of our decision; and
2. send this request to us within 60 days after you receive our denial.

We will, within 60 days of the date we receive your request, review the denial and make a final decision. Our final decision will be in writing, and if a denial, will state our specific reasons.

Copy of application is attached

Metropolitan Life Insurance Company

ENDORSEMENT

This endorsement is part of the policy to which it is attached. It amends the policy as follows:

1. "A Mutual Company Incorporated in New York State" under the Company title on the first page is changed to "A Stock Company Incorporated in New York State".
2. The **Voting for Directors** provision on the last page and all references to voting rights are deleted.


Louis J. Ragusa
Vice President and Secretary

Notice

When you write to us, please give us your name, address and policy number. Please notify 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 payments made without information that we are required by law to obtain).

Voting for Directors

Our Board of Directors is elected by the policyholders. For details on how to vote, write to our Secretary.

Metropolitan Life Insurance Company
One Madison Avenue
New York, New York 10010-3690

Countersigned and Delivered on _____ By _____

Table of Contents

	Page		Page		Page
Renewability	1	Transition Expense Allowance	10	Reinstatement for Cognitive Impairment or Loss of Functional Capacity	15
Schedule of Benefits	3	Nonforfeiture Coverage	10		
		How to Qualify	10		
Definitions of Policy Terms	4	When it Begins	10	Claims	15
		Level of Coverage	11	Written Notice of Claim	15
Eligibility for Benefits	8	Inflation Protection	11	Claim Forms	15
Initial Eligibility	8	Compound Increase	11	Proof of Claim	15
Continuing Eligibility	8	Simple Increase	11	Approval or Denial of Claim	16
Notice of Eligibility or Denial	8	Optional Increase	11	Time of Payment of Claim	16
				Payment of Claims	16
Waiting Period	8	Changing Benefit Amounts	12	General Provisions	16
		Benefit Increase With Proof of Good Health	12	The Contract	16
Covered Services	9	Benefit Decreases	12	Assignment; No Cash Value	
				Premium Refunds	16
Covered Services- Basic Services	9	Extension of Benefits	12	Limitation on Account	
Basic Services	9			Representative or Other Person's Authority	16
Nursing Home and Hospice Facility Benefits	9	Limitations and Exclusions	13	Statements Made By You	
Assisted Living Facility Benefits	10	What is not Covered Under This Policy	13	Relating to Insurability	16
				Misstatement of Age	17
Covered Services- Additional Services	10	Premiums	13	Legal Actions	17
Additional Services	10	Premium Payment	13	Termination of Policy	17
Initial Care Advisory Service	10	Grace Period	14	Conformity with State Statutes	17
		Waiver of Premiums	14	Appeals of Eligibility for Benefits or Claim Decisions	17
		Reinstatement	14		

Special endorsements or exclusion riders, if any, follow page 17.



Metropolitan Life Insurance Company
Long Term Care
PO Box 64911, St. Paul, MN 55164-0911

Policy #: 000000000

April 24, 2020

John Doe
123 Any Street
Any City, State, 00000



New Long-Term Care Insurance
coverage rates effective July 24, 2020.

Dear John Doe

Premium Increase Notification – Please review

In April 2019 we sent you a letter informing you that we were implementing a X% 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 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.** 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 X% has been completed. We are now beginning to implement phase two of the increase, which is approximately X%.

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 Bureau of Insurance’s webpage at www.scc.virginia.gov/BOI.

Effective Date:	July 24, 2020
Current Premium Amount:	\$0.00/Monthly*
Increased Premium Amount:	\$0.00/Monthly

* Current Premium information is as of April 24, 2020 and may not reflect recent changes.

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.** As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History. 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.

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, **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 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 note that all options available may not be of equal value. **If you have a partnership policy, a change in inflation may result in a loss of partnership status.**

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 24, 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. 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 with your bank, or if you pay your premium through an annuity, you will need to update your payment amount.**



Coverage Change Form due May 24, 2020.

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.)

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

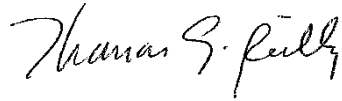
Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or 30 times the Nursing Home Daily Benefit Amount in 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.

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, appearing to read "Thomas G. Reilly". The signature is fluid and cursive, with the first name "Thomas" and last name "Reilly" clearly distinguishable.

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Rate Increase History Chart, Business Reply Envelope

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

MetLife has ceased marketing its individual and group Long-Term Care products. Please be advised that with respect to premium rates for existing policyholders, MetLife has raised, or expects to raise, rates on the LTC policy series noted below.

Policy Type	Individual Policy/Certificate Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013 2016 2019	0-18% 0-58% 0-102% 0-123%
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013 2016	0-18% 0-58% 0-126%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2009	2013 2016 2018	0-58% 0-88% 0-105%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2009-2011	2016 2018	0-34% 0-42%
Individual LTC	LTC2007	2008-2009	2013 2018	0-58% 0-64%
Individual LTC	LTC2007	2009-2011	2016 2018	0-42% 0-47%
Individual LTC	LTC-TIAA-02	1991-2001	2012 2015 2019	0-41% 0-73% 0-80%
Individual LTC	LTC-TIAA-03	1992-2003	2012 2015 2019	0-41% 0-73% 0-80%
Individual LTC	LTC-TCL-04	2000-2004	2012 2015 2019	0-41% 0-73% 0-80%
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0-45%
AARP LTC	G.LTC1697, G.LTC1497, G.LTC1797	1997 – 2008	2017	0-23.12%
AARP LTC	GCLTCAARP-04-OP	2004 – 2008	2017	0-23.12%
AARP LTC	GCLTCAARP-06-FC	2006 – 2008	2017	0-23.12%

Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.

*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters "ML."

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

***While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.



Metropolitan Life Insurance Company
Long-Term Care
PO Box 64911, St. Paul, MN 55164-0911

Policy #: 00000000000

April 24, 2019



New Long-Term Care Insurance
coverage rates effective July 24, 2019.

John Doe
123 Any Street
Any City, State, 00000

Dear John 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 X% 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 X% premium increase on your policy and received authority from Virginia to implement the X% increase on your policy noted above. We are implementing the increase in two phases. The information below indicates the effective date and amount of your initial increase of approximately X%. The second phase of the increase of approximately X% 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 [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 Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

Effective Date:	July 24, 2019
Current Premium Amount:	\$0.00/Monthly*
Increased Premium Amount:	\$0.00/Monthly

* Current Premium information is as of April 24, 2019 and may not reflect recent changes.

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. **If you have a partnership policy, a reduction of automatic inflation protection may result in a loss of partnership status.**

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.** As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History. 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. 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.

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.)

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.

Next Steps

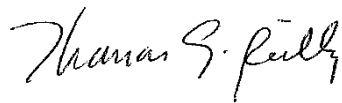
If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by May 15, 2019.

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 July 15, 2019.

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, Rate Increase History Chart, 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 survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a paid-up survivorship feature. If you currently qualify for the paid-up survivorship feature of your policy, please note that both policyholders may be required to maintain identical coverage in order for 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 between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday.

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

MetLife has ceased marketing its individual and group Long-Term Care products. Please be advised that with respect to premium rates for existing policyholders, MetLife has raised, or expects to raise, rates on the LTC policy series noted below.

Policy Type	Individual Policy/Certificate Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013 2016 2019	0-18% 0-58% 0-102% 0-123%
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013 2016	0-18% 0-58% 0-126%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2009	2013 2016 2018	0-58% 0-88% 0-105%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2009-2011	2016 2018	0-34% 0-42%
Individual LTC	LTC2007	2008-2009	2013 2018	0-58% 0-64%
Individual LTC	LTC2007	2009-2011	2016 2018	0-42% 0-47%
Individual LTC	LTC-TIAA-02	1991-2001	2012 2015 2019	0-41% 0-73% 0-80%
Individual LTC	LTC-TIAA-03	1992-2003	2012 2015 2019	0-41% 0-73% 0-80%
Individual LTC	LTC-TCL-04	2000-2004	2012 2015 2019	0-41% 0-73% 0-80%
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0-45%
AARP LTC	G.LTC1697, G.LTC1497, G.LTC1797	1997 – 2008	2017	0-23.12%
AARP LTC	GCLTCAARP-04-OP	2004 – 2008	2017	0-23.12%
AARP LTC	GCLTCAARP-06-FC	2006 – 2008	2017	0-23.12%

Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.

*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters “ML.”

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

***While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

Gina Jisonna
Manager – Product Development

May 2, 2019

Mr. Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated April 29, 2019
SERFF/STATE Tracking #: META-131864567
Company Tracking #: CT19-216 LTC97

Dear Mr. Dismore:

The following is our response to your objection letter dated April 29, 2019:

Objection 1

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

Comments: Please provide the SERFF Tracking Number.

Response: The SERFF Tracking Number has been added to the Rate Request Summary.

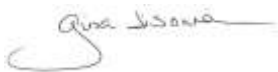
Objection 2

- *Please provide a "JOHN DOE" version of the letter so that we may review the letter through the eyes of a policyholder. Include all attachments that are sent with the notification letter. The "JOHN DOE" letter should be placed under the Supporting Documentation tab.*

Response: The John Doe versions were included on the Supporting Documentation tab with the Post Amendment submission on 4/24/19.

Thank you for your timely response and consideration.

Sincerely,



Gina Jisonna
Manager, Product Development

Gina Jisonna
Manager – Product Development

May, 13, 2019

Mr. Bill Dismore
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Objection Letter Dated May 13, 2019
SERFF/STATE Tracking #: META-131864567
Company Tracking #: CT19-216 LTC97

Dear Mr. Dismore:

The following is our response to your objection letter dated May 13, 2019:

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

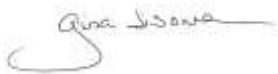
Comments: The Virginia BOI has a concern that the requested increase would put Virginia's cumulative rate increase at 123% (factoring in the prior rate increase of 18% approved in 2010) which is higher than any other state. From the data submitted as of 1/31/2019, an average nationwide rate increase of 50% has been approved and the maximum approved in any state is 86.44%. A rate increase of 27% would bring the VA increase to 50%; a 58% increase would bring the VA increase to 86.44%.

Please provide an explanation for the higher increase request for Virginia compared to other states.

Response: We ask for uniform rate increases across all states. Since your Department has granted no increases or lower previous increases than other states, MetLife must continue to ask for the amount that is needed based on your prior approvals.

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%.