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<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

## Filing at a Glance

Company:	MetLife Insurance Company USA
Product Name:	Long-Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.002 Non Qualified
Filing Type:	Rate
Date Submitted:	03/26/2015
SERFF Tr Num:	MILL-129963431
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963431
State Status:	Approved
Co Tr Num:	LTC3+ NQ COMP
Implementation	On Approval
Date Requested:	
Author(s):	Mike Bergerson, John Hebig, Travis Reisch, Michael Emmert, Alex Moore, Michael McNutt, Samuel Scheevel
Reviewer(s):	Janet Houser (primary)
Disposition Date:	01/20/2016
Disposition Status:	Approved
Implementation Date:	

**State:** Virginia **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** 2013 Rate Increase/145GEC01-30

## General Information

Project Name: 2013 Rate Increase	Status of Filing in Domicile: Authorized
Project Number: 145GEC01-30	Date Approved in Domicile: 02/25/2014
Requested Filing Mode: Review & Approval	Domicile Status Comments: A 25.0% rate increase was approved in Delaware on 02/25/2014
Explanation for Combination/Other:	Market Type: Individual
Submission Type: Resubmission	Previous Filing Number: MILL-129257048
Individual Market Type:	Overall Rate Impact: 28.7%
Filing Status Changed: 01/20/2016	
State Status Changed: 01/20/2016	Deemer Date:
Created By: Rolan Manderson-Jones	Submitted By: John Hebig
Corresponding Filing Tracking Number:	
State TOI: LTC03I Individual Long Term Care	State Sub-TOI: LTC03I.002 Non Qualified

### Filing Description:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC3JP, H-LTC3JP-1, and H-LTC3JP-5 are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Virginia from April 1994 through October 1997 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257048, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257048. Any revisions or adjustments resulting from correspondence with the Bureau with respect to that prior filing are reflected in the appendix of this filing. The only substantive change from the prior filing is the company name.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, two prior increases have been approved and implemented on these forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 28.7% is being requested at this time.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

**State:** Virginia **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** 2013 Rate Increase/145GEC01-30

## Company and Contact

### Filing Contact Information

Amy Pahl, Consulting Actuary amy.pahl@milliman.com  
8500 Normandale Lake Blvd., 952-820-2419 [Phone]  
Suite 1850 952-897-5301 [FAX]  
Minneapolis, MN 55437-3830

### Filing Company Information

(This filing was made by a third party - millimaninc)

MetLife Insurance Company USA	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

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## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	01/20/2016	01/20/2016

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Long Term Care Insurance Rate Request Summary	Alex Moore	01/14/2016	01/14/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Supporting Document	L&H Actuarial Memorandum	Alex Moore	01/13/2016	01/13/2016
Supporting Document	Long Term Care Insurance Rate Request Summary	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	Response to August 25, 2015 Phone Call	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	L&H Actuarial Memorandum	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	Long Term Care Insurance Rate Request Summary	Michael Emmert	11/04/2015	11/04/2015

<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
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<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

## Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Janet Houser	01/19/2016	
act memo	Reviewer Note	Janet Houser	04/03/2015	

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

## Disposition

Disposition Date: 01/20/2016

Implementation Date:

Status: Approved

Comment: The Virginia State Corporation Commission earlier this year adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at <http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748>. As a reminder, several changes within the revised regulations have an immediate impact on both new and existing policies; and the company should take appropriate action to ensure its full compliance with such changes in the revised regulations.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	567.500%	13.100%	\$205,176	573	\$1,566,231	13.100%	13.100%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Supplement to the Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Rate Revision Review Requirements Checklist	Received & Acknowledged	Yes
Supporting Document	Letter of Authorization	Received & Acknowledged	Yes
Supporting Document	Appendix	Received & Acknowledged	Yes
Supporting Document	Response to August 25, 2015 Phone Call	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Rate (revised)	Rate Tables	Approved	Yes

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

## Amendment Letter

Submitted Date: 01/14/2016

Comments:

On behalf of Amy Pahl, please see the revised Long Term Care Insurance Rate Request Summary. Thank you for your assistance with this filing.

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Long Term Care Insurance Rate Request Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20160114.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Long Term Care Insurance Rate Request Summary</i>
<b>Comments:</b>	<i>The document "MICC RIL VA 121815.pdf" enclosed with the "Supplement to the Actuarial Memorandum" of the LTC4 TQ FO filing (MILL-129963593) provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.</i>
<b>Attachment(s):</b>	<i>Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Long Term Care Insurance Rate Request Summary</i>
<b>Comments:</b>	<i>The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.</i>
<b>Attachment(s):</b>	<i>Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Long Term Care Insurance Rate Request Summary</i>
<b>Comments:</b>	<i>The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.</i>
<b>Attachment(s):</b>	<i>Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20150326.pdf</i>



<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
<b>Product Name:</b>	Long-Term Care				
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30				

## Amendment Letter

Submitted Date: 01/13/2016

Comments:

On behalf of Amy Pahl, this filing has been revised according to our January 7 phone call. Thank you for your assistance with this filing.

Changed Items:

*No Form Schedule Items Changed.*

State: Virginia Filing Company: MetLife Insurance Company USA  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
 Product Name: Long-Term Care  
 Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5, H-5AI, H-COLI, H-NF3, H-IBOR	Revised	Previous State Filing Number: MILL-126439240 Percent Rate Change Request: 13.1	Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	01/13/2016 By:
Previous Version						
1	Rate Tables	H-LTC3JP	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
1	Rate Tables	H-LTC3JP	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
2	Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
2	Rate Tables	H-LTC3JP-1	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
2	Rate Tables	H-LTC3JP-1	Revised	Previous State Filing Number:	Prem_Current_LTC3+_NQ_Comp_VA_2015	03/26/2015 By: John Hebig

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

Rate/Rule Schedule Item Changes						
				MILL-129257048 Percent Rate Change Request: 28.7	0326.pdf, Prem_LTC3+_NQ_Co mp_VA_28.7_2015032 6.pdf,	
3	Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
3	Rate Tables	H-LTC3JP-5	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+ _NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_13.1_2015110 4.pdf,	11/04/2015 By:
Previous Version						
3	Rate Tables	H-LTC3JP-5	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+ _NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_28.7_2015032 6.pdf,	03/26/2015 By: John Hebig
4	Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
4	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+ _NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_13.1_2015110 4.pdf,	11/04/2015 By:
Previous Version						
4	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change	Prem_Current_LTC3+ _NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co	03/26/2015 By: John Hebig

State: Virginia Filing Company: MetLife Insurance Company USA  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
 Product Name: Long-Term Care  
 Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes						
				Request: 28.7	mp_VA_28.7_20150326.pdf,	
5	Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
5	Rate Tables	H-COLI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
5	Rate Tables	H-COLI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
6	Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
6	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
6	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

Rate/Rule Schedule Item Changes						
7	Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed		01/13/2016 By:
<i>Previous Version</i>						
7	Rate Tables	H-IBOR	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
<i>Previous Version</i>						
7	Rate Tables	H-IBOR	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig

State: Virginia Filing Company: MetLife Insurance Company USA  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
 Product Name: Long-Term Care  
 Project Name/Number: 2013 Rate Increase/145GEC01-30

### Supporting Document Schedule Item Changes

<b>Satisfied - Item:</b>	L&H Actuarial Memorandum
<b>Comments:</b>	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
<b>Attachment(s):</b>	AM_LTC3+_NQ_Comp_VA_20160113.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>L&amp;H Actuarial Memorandum</i>
<b>Comments:</b>	<i>The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.</i>
<b>Attachment(s):</b>	<i>AM_LTC3+_NQ_Comp_VA_20151104.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>L&amp;H Actuarial Memorandum</i>
<b>Comments:</b>	<i>The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.</i>
<b>Attachment(s):</b>	<i>AM_LTC3+_NQ_Comp_VA_20150326.pdf</i>

<b>Satisfied - Item:</b>	Long Term Care Insurance Rate Request Summary
<b>Comments:</b>	The document "MICC RIL VA 121815.pdf" enclosed with the "Supplement to the Actuarial Memorandum" of the LTC4 TQ FO filing (MILL-129963593) provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.
<b>Attachment(s):</b>	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Long Term Care Insurance Rate Request Summary</i>
<b>Comments:</b>	<i>The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.</i>
<b>Attachment(s):</b>	<i>Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Long Term Care Insurance Rate Request Summary</i>
<b>Comments:</b>	<i>The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.</i>
<b>Attachment(s):</b>	<i>Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20150326.pdf</i>

<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
<b>Product Name:</b>	Long-Term Care				
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<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA		
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<b>Product Name:</b>	Long-Term Care				
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## Amendment Letter

Submitted Date: 11/04/2015

### Comments:

On behalf of Amy Pahl, please see the attached response letter. The status listing, which is as of August 17, 2015 and included in the enclosed Excel file, corresponds to the time of the Bureau's offer. If an updated version of the status listing were provided it would include additional approvals, thus justifying a larger rate increase.

Thank you for your assistance with this filing.

### Changed Items:

*No Form Schedule Items Changed.*



State: Virginia Filing Company: MetLife Insurance Company USA  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
 Product Name: Long-Term Care  
 Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	H-LTC3JP	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
1	Rate Tables	H-LTC3JP	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
2	Rate Tables	H-LTC3JP-1	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
2	Rate Tables	H-LTC3JP-1	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
3	Rate Tables	H-LTC3JP-5	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
3	Rate Tables	H-LTC3JP-5	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	03/26/2015 By: John Hebig

State: Virginia Filing Company: MetLife Insurance Company USA  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
 Product Name: Long-Term Care  
 Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes						
				Request: 28.7	mp_VA_28.7_20150326.pdf,	
4	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
4	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
5	Rate Tables	H-COLI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
5	Rate Tables	H-COLI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
6	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
6	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,	03/26/2015 By: John Hebig
7	Rate Tables	H-IBOR	Revised	Previous State Filing	Prem_Current_LTC3+	11/04/2015

<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

Rate/Rule Schedule Item Changes						
				Number: MILL-129257048 Percent Rate Change Request: 13.1	_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_13.1_2015110 4.pdf,	By:
<i>Previous Version</i>						
7	Rate Tables	H-IBOR	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7	Prem_Current_LTC3+ _NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_28.7_2015032 6.pdf,	03/26/2015 By: John Hebig

<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
<b>Product Name:</b>	Long-Term Care				
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30				

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Response to August 25, 2015 Phone Call
<b>Comments:</b>	
<b>Attachment(s):</b>	VA_LTC3+ NQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ NQ Comp_State Status Listing_20151104.xlsb
<b>Satisfied - Item:</b>	L&H Actuarial Memorandum
<b>Comments:</b>	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
<b>Attachment(s):</b>	AM_LTC3+_NQ_Comp_VA_20151104.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>L&amp;H Actuarial Memorandum</i>
<b>Comments:</b>	<i>The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.</i>
<b>Attachment(s):</b>	<i>AM_LTC3+_NQ_Comp_VA_20150326.pdf</i>
<b>Satisfied - Item:</b>	Long Term Care Insurance Rate Request Summary
<b>Comments:</b>	The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.
<b>Attachment(s):</b>	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Long Term Care Insurance Rate Request Summary</i>
<b>Comments:</b>	<i>The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.</i>
<b>Attachment(s):</b>	<i>Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20150326.pdf</i>

**State:** Virginia **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** 2013 Rate Increase/145GEC01-30

## Reviewer Note

**Created By:**

Janet Houser on 01/19/2016 09:45 AM

**Last Edited By:**

Janet Houser

**Submitted On:**

01/20/2016 08:00 AM

**Subject:**

RRS

**Comments:**

Rate Summaries

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

Reset Form

Company Name and NAIC Number:	MetLife Insurance Company USA, NAIC # 87726
SERFF Tracking Number:	MILL-129963431
Effective Date:	On Approval
(Projected) Number of Insureds Affected:	573
New Rates	
Average Annual Premium Per Member:	2,733

Revised Rates	
Average Annual Premium Per Member:	3,091
Average Requested Percentage Rate Change Per Member:	13.1%
Minimum Requested Percentage Rate Change Per Member:	13.1%
Maximum Requested Percentage Rate Change Per Member:	13.1%

Plans Affected  
(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
H-LTC3JP H-LTC3JP-1 H-LTC3JP-5 H-5AI H-COLI H-NF3 H-IBOR	Long Term Care Long Term Care Long Term Care Annual 5% Compound Benefit Inflation Rider Cost of Living (CPI) Benefit Inflation Rider Nonforfeiture Benefit Rider Increased Benefits Option Rider

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

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

### **Rate Increase Driver Narrative**

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

## **Long Term Care Insurance Rate Request Summary Part 2 –To Be Completed By Bureau of Insurance**

**Company Name and NAIC Number:** MetLife Insurance Company USA 87726

**SERFF Tracking Number:** MILL-129963431

**Disposition:** Approve

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

### **Revised Rates**

**Average Annual Premium Per Member:** \$ 3091

**Average Requested Percentage Rate Change Per Member:** 13.1%

**Minimum Requested Percentage Rate Change Per Member:** 13.1%

**Maximum Requested Percentage Rate Change Per Member:** 13.1%

**Number of Policy Holders Affected:** 573

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

METLIFE Insurance Company USA (the company) requested a 28.7% rate increase. The company did, however, reduce the requested rate increase to 13.1% after discussions with the Bureau. The primary drivers of the rate increase are insureds being sicker (morbidity) and keeping the policies (persistency) longer than originally anticipated. This has resulted in significantly higher loss ratios than assumed in the original pricing, and as required by Virginia law.

The Bureau reviewed the rate increase in accordance with the requirements of 14VAC5-200-150, which requires that the filing demonstrate that both the future and lifetime loss ratios will be at least 60% after application of the rate increase. The Bureau's review, based on the requirements of Virginia law and regulation and using actuarially accepted and justified assumptions, indicated that the future loss ratio will be 250.4% and the lifetime loss ratio will be 98.2 %. Since the filing met the requirements of 14VAC5-200-150 after implementation of the rate increase, approval was recommended.

These forms were issued in Virginia from 1994 through 1997, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. Two prior increases were approved: 33.0% in 2005 and 30.0% in 2011. The Bureau's review is based on the requirements of Virginia law and regulations and the use of actuarially accepted and justified assumptions. The vast majority (88%) of the premiums for this block have already been collected, causing the loss ratio to be extremely insensitive to rate increases. For example, the Company reports that they could increase rates by 567.5% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern and due to the limited credibility of the aggregate loss data, the company proposed to reduce the rate increase to 13.1%.

The Company is offering all policyholders the option to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions.

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



**State:** Virginia **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** 2013 Rate Increase/145GEC01-30

## Reviewer Note

**Created By:**

Janet Houser on 04/03/2015 01:51 PM

**Last Edited By:**

Janet Houser

**Submitted On:**

01/20/2016 08:00 AM

**Subject:**

act memo

**Comments:**

sent to Shawn 3.30.15; due date 4.13.15

7.9.15 - filing in compliance w/ factors SCC should consider



SHAWN D. PARKS, FSA, MAAA  
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055  
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

July 9, 2015

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

Subject: **Actuarial Report for Long Term Care Rate Increase Filing  
MetLife Insurance Company USA  
SERFF Tracking # MILL-129963431  
Forms H-LTC3JP, H-LTC3JP-1 and H-LTC3J-5**

Dear Janet:

We have completed our review of the filing for the above captioned submission from MetLife Insurance Company USA (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for a block of Individual Long Term Care Insurance plans. This block of business is not available for new issues.

### **Recommendation**

Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, we believe that the Company has demonstrated that the request is in compliance with all applicable regulations and standards. However, there are several factors that the Virginia SCC Bureau of Insurance (the "Bureau") may want to consider in determining whether to approve the rate increase as proposed. These factors are detailed in the Analysis section, but summarized here.

The vast majority (88%) of the premiums for this block have already been collected, causing the loss ratio to be extremely insensitive to rate increases. For example, the Company reports that they could increase rates by 567% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern, we recommend that the Bureau encourage the Company to consider revising their request to be no greater than 12.8%.

## Historical Background

This filing was originally submitted as MILL-129257048 under previous company name, MetLife Insurance Company of Connecticut. There have been two previous rate increases: 33.0% approved in 2005 and 30.0% approved in 2011. The Company is now requesting a 28.7% rate increase which will apply to all policies.

These forms were issued in Virginia from 1994 through 1997, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 573 policies with \$1.6m premium in force in Virginia, and 23,061 policies with annual premiums of \$61.1m nationwide, making Virginia's block approximately 2.6% of the total.

Several requests were sent to the Company for additional information and the Company's responses clarified issues which arose during the course of our review. The Bureau was involved in all correspondence between us and the Company.

## Methodology

Our approach was to a) review the filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the assumptions and projections for reasonableness, e) analyze the current increase and cumulative increase in Virginia relative to other states and f) analyze the request in light of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

## Assumptions

Morbidity – The business was assumed in 2000 by General Electric Capital Assurance ("GECA") and the morbidity assumptions are equal to the claim costs expected by GECA at that time, modified by A/E factors by duration. When compared to the factors used in the 2010 rate filing, the future A/E factors in this filing start about 38% higher, grading down over 20 years to 2% lower. In addition, morbidity was increased by 1.0% due to adverse selection from the rate increase.

The A/E factors applied to the base morbidity table are derived from the actual experience on these plans smoothed and grading back to an ultimate factor of 113% of the base table. We believe these factors are reasonable based on the historical results.

One often-quoted basis for measuring credibility is the June 12, 2003 letter from the American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which recommended a "Rule of Thumb" standard for full credibility of incidence rates of 1,082 claims (within 5% of the true claims with 90% confidence). The letter also reports that the standard for aggregate loss is a multiple of the standard for incidence, in the

range of 3 to 5 times (3,246 to 5,410 claims). The Company's experience data on these forms includes 7,625 claims, giving the loss data full credibility based on this standard.

Voluntary Lapse – Shown in table below are the lapses assumed in the 2010 rate increase filing, the current 2014 assumed lapses, and the actual lapse rate experience; in addition, shock lapses and benefit reductions are assumed in the year of a rate increase. Generally, a higher lapse rate will produce a lower loss ratio. Therefore, the current lapse rate assumptions which are higher than the assumptions used in the 2010 rate filing should be favorable to the Company.

Policy Duration	2010 Lapse Assump	2014 Lapse Assump	Raw Lapse Exper
1	6.00%	6.00%	6.07%
2	4.00%	4.00%	4.20%
3	2.50%	2.50%	2.46%
4	1.50%	1.50%	1.60%
5	1.30%	1.30%	1.30%
6	1.10%	1.10%	1.10%
7-13	0.90%	1.00%	1.00%
8-13	0.80%	1.00%	1.00%
14-19	0.95%	1.40%	1.40%
20+	1.25%	1.75%	N/A

Mortality – 1983 Individual Annuitant Mortality Table with selection factors grading from 30% to 95% over 20 years, based on past experience.

Interest – the original pricing interest rate was reported to be 7.5% for these plans.

### Loss Ratio Projections

The Company has provided projections for both nationwide and Virginia only policies as of 12/31/2013. We have reviewed both sets of projections but base our recommendations on the nationwide projections adjusted for rate differences to the Virginia rate level.

The lifetime loss ratio utilizing the original pricing interest rate is projected to drop from 88.4% to 85.1% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 116.5%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 88% of the total present value of premium will have been collected by the end of 2014 and therefore the lifetime loss ratio is relatively insensitive to changes in future premium. In other words, the 28.7% rate increase requested only moves the expected loss ratio from 88% to 85%. For this reason, we requested the Company provide a projection of future loss ratios based on original assumptions and actual distribution of business sold. The results of those projections are

shown below. The allowable increase is calculated on both a percentage loss ratio basis and a dollar present value basis. In either case, we calculated the percentage rate increase that would equate either the PV of future loss or the future loss ratio to the same measure using the original pricing assumptions. We believe that it is more appropriate to concentrate on the present value of future loss on a dollar basis if the Bureau wishes to recommend that the Company cap the rate increase based on this particular analysis.

	No Increase	With Requested Increase	With Original Assumptions	Allowable Increase
PV Future Loss	792,913,541	691,980,659	292,887,380	142.2%
Future LR	297.1%	246.1%	291.3%	3.3%

The other measure that the Bureau has used at times to analyze the reasonableness of a particular rate increase is the lifetime loss ratio assuming the proposed rates had been charged from inception. The result of this analysis was a loss ratio of 48.4%. In order to keep this ratio above 60%, the rate increase would need to be no more than 0.5%.

The Bureau has expressed a general concern about Virginia's policyholders providing some subsidization of the nationwide results in situations where the cumulative rate increase in Virginia exceeds the nationwide average rate increase level. The Company has submitted a list of the increases requested in all 48 states and 2 U.S. territories with premiums in force. The Company has filed for a rate increase in 49 of those 50 jurisdictions. Final dispositions have been reached in 42 of those jurisdictions representing approximately 58% of total annual premium. The average cumulative rate increase across those 39 jurisdictions is 95.1%. For comparison, if the requested 28.7% rate increase is approved, the cumulative rate increase in Virginia would be 122.5%. A rate increase of 12.8% would cause Virginia's cumulative increase to match the nationwide average of 95.1%. If all pending rate increases are approved as requested, the nationwide cumulative average rate increase would be 125.1%, which would be matched in Virginia with a rate increase of 30.2%.

## Analysis of Bulletin

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

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

### Actuarial Assumptions for Establishing Rate Increase Requests

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

### Approval of Rate Increases

Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has agreed to a three year guarantee period if the full 28.7% rate increase is approved. The Company also agreed that the Bureau may approve a series of increases but did not volunteer to modify their request.

Application of New Loss Ratio Standards

The submitted calculations in Attachment 18 show that the dual loss ratio test is met.

**Reliance and Qualifications**

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA

**State:** Virginia **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** 2013 Rate Increase/145GEC01-30

## Post Submission Update Request Processed On 11/05/2015

Status: Allowed  
Created By: Michael Emmert  
Processed By: Janet Houser  
Comments:

### Company Rate Information:

Company Name:MetLife Insurance Company USA

Field Name	Requested Change	Prior Value
Overall % Rate Impact	13.100%	28.700%
Written Premium Change for this Program	\$205176	\$449508
Maximum %Change (where required)	13.100%	28.700%
Minimum %Change (where required)	13.100%	28.700%

<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
<b>Product Name:</b>	Long-Term Care				
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30				

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review and Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	30.000%
<b>Effective Date of Last Rate Revision:</b>	06/01/2011
<b>Filing Method of Last Filing:</b>	Review and Approval

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
MetLife Insurance Company USA	567.500%	13.100%	\$205,176	573	\$1,566,231	13.100%	13.100%



SERFF Tracking #:

MILL-129963431

State Tracking #:

MILL-129963431

Company Tracking #:

LTC3+ NQ COMP

State: Virginia

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: 2013 Rate Increase/145GEC01-30

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5, H-5AI, H-COLI, H-NF3, H-IBOR	Revised	Previous State Filing Number: MILL-126439240 Percent Rate Change Request: 13.1	Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,
2		Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed	
3		Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed	
4		Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed	
5		Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed	
6		Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed	
7		Rate Tables		Other	Previous State Filing Number:  Rate Action Other Explanation: Removed	

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Certification of Compliance
<b>Comments:</b>	Please see section 22 of the actuarial memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016

<b>Satisfied - Item:</b>	L&H Actuarial Memorandum
<b>Comments:</b>	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
<b>Attachment(s):</b>	AM_LTC3+_NQ_Comp_VA_20160113.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016

<b>Satisfied - Item:</b>	Long Term Care Insurance Rate Request Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20160114.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/20/2016

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	CovLtr_LTC3+_NQ_Comp_VA_20150326.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016

<b>Satisfied - Item:</b>	Supplement to the Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Supp_LTC3+_NQ_Comp_VA_20150326.pdf MICC RIL 07152014.pdf MICC FAQ 10152013.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016

<b>Satisfied - Item:</b>	Rate Revision Review Requirements Checklist
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<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30		

<b>Comments:</b>	
<b>Attachment(s):</b>	Checklist Rate Revisions_20150326.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016
<b>Satisfied - Item:</b>	Letter of Authorization
<b>Comments:</b>	
<b>Attachment(s):</b>	2015 MetLife Auth Letter_LTC3+ NQ Comp_VA_20150326.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016
<b>Satisfied - Item:</b>	Appendix
<b>Comments:</b>	
<b>Attachment(s):</b>	Appendix_LTC3+_NQ_Comp_VA_20150326.pdf MICC OLB 03242015 VA.pdf MetLife Insurance Company USA Amendment.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016
<b>Satisfied - Item:</b>	Response to August 25, 2015 Phone Call
<b>Comments:</b>	
<b>Attachment(s):</b>	VA_LTC3+ NQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ NQ Comp_State Status Listing_20151104.xlsb
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	01/14/2016

<b>SERFF Tracking #:</b>	MILL-129963431	<b>State Tracking #:</b>	MILL-129963431	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Virginia	<b>Filing Company:</b>	MetLife Insurance Company USA		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
<b>Product Name:</b>	Long-Term Care				
<b>Project Name/Number:</b>	2013 Rate Increase/145GEC01-30				

***Attachment VA\_LTC3+ NQ Comp\_State Status Listing\_20151104.xlsb is not a PDF document and cannot be reproduced here.***

**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for LTC3+ Comprehensive Product**

**January 2016**

<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from April 1994 through October 1997.

**1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

**2. Description of Benefits**

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, are being paid.

**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for LTC3+ Comprehensive Product**

**January 2016**

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

**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 form and all riders associated with the base form.

**5. Actuarial Assumptions**

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

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

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

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

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

**METLIFE INSURANCE COMPANY USA****Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for LTC3+ Comprehensive Product****January 2016****Actual-to-Expected Adjustment Factors**

<b>Policy Duration</b>	<b>Policy Issue Year</b>	
	<b>1993 through 1997</b>	<b>1998 and Later</b>
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

**METLIFE INSURANCE COMPANY USA****Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for LTC3+ Comprehensive Product****January 2016**

- b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

<b>Voluntary Lapse Rates</b>	
<b>Policy Duration</b>	<b>Lapse Rate</b>
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

<b>Mortality Selection Factors</b>	
<b>Policy Duration</b>	<b>Factor</b>
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

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- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

**6. Marketing Method**

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

**7. Underwriting Description**

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

**8. Premiums**

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits, and inflation protection option.

**9. Issue Age Range**

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

**10. Area Factors**

Area factors are not used for this product.

**11. Premium Modalization Rules**

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

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	52.5%
Semi-Annual	0.51*AP	21.6%
Quarterly	0.26*AP	6.7%
Monthly	0.09AP	19.2%



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**12. Reserves**

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculation in Exhibits III and IV and as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

**13. Trend Assumptions**

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

**14. Past and Future Policy Experience**

Nationwide experience for these policy forms is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for these policy forms is shown in Exhibit II, including any previously implemented rate increases as described in Section 16 of this memorandum.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Virginia-specific experience for the above-referenced forms is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

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

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

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

$EP_j$  = earned premium in year  $j$ , assumed mid-year

$j$  = year of incurral

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$$v = 1 / 1.0585 = 0.944714$$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium.

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 7.5% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

**15. Projected Earned Premiums and Incurred Claims**

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

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**16. History of Previous Rate Revisions**

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

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

The company originally requested an increase of 28.7%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 13.1% at this time. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 13.1% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 13.1% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

**18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)**

Before increase: \$2,733  
After increase: \$3,091

**19. Proposed Effective Date**

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

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

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	2.7%
48 - 52	6.4%
53 - 57	13.1%
58 - 62	23.4%
63 - 67	31.2%
68 - 72	17.7%
73 +	5.5%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	41.7%
60-day	16.1%
90-day	1.9%
100-day	40.3%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	5.0%
3-Year	31.4%
5-Year	31.3%
Unlimited	32.3%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	12.0%
Compound	43.4%
CPI	44.6%

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By Home Care (HC) Daily Benefit:

<b>HC Benefit Option</b>	<b>Percent Distribution</b>
Reduced	12.3%
Standard	40.1%
Increased	47.6%

**21. Number of Policyholders**

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	<b>Number of Insured</b>	<b>Annual Premium based on 2012 In-force</b>
Virginia	573	\$1,566,231
Nationwide	23,061	\$61,116,701

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**22. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Bureau. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. The premiums are reasonable in relation to the benefits, as provided in 14VAC5-130-75.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



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Amy Pahl, FSA, MAAA  
Principal and Consulting Actuary, Milliman, Inc.

Date: January 13, 2016

**Exhibit I**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1993	117	0	0	0.0%	1	355	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%					0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%					0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,652,804	4.8%					0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%					0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%					0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%					0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%					0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%					0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%					0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%					0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%					0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%					0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%					0.0323		0.9677		5.85%	1.4473
2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%					0.0316		0.9684		5.85%	1.3673	
2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%					0.0337		0.9663		5.85%	1.2917	
2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%					0.0371		0.9629		5.85%	1.2203	
2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%					0.0405		0.9595		5.85%	1.1528	
2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%					0.0505		0.9495		5.85%	1.0891	
2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%					0.0404		0.9596		5.85%	1.0288	
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736	
	2014	67,461,799	120,591,646	111,930,310	165.9%	20,276	62,284,606	111,337,131	103,340,488	165.9%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233	
	2015	62,088,260	126,247,293	114,492,255	184.4%	18,848	54,401,012	110,616,410	100,316,782	184.4%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762	
	2016	56,746,623	124,705,655	115,045,399	202.7%	17,411	47,219,251	103,768,425	95,730,060	202.7%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321	
	2017	51,531,048	122,889,637	114,612,829	222.4%	16,006	40,743,753	97,164,433	90,620,258	222.4%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907	
	2018	46,535,276	120,451,066	113,470,575	243.8%	14,643	34,962,854	90,497,217	85,252,639	243.8%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513	
	2019	41,790,099	118,973,829	111,669,191	267.2%	13,331	29,825,076	84,910,149	79,696,919	267.2%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137	
	2020	37,318,504	117,265,763	109,269,833	292.8%	12,076	25,288,548	79,464,089	74,045,719	292.8%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776	
	2021	33,134,959	115,103,973	106,301,286	320.8%	10,883	21,310,507	74,028,279	68,366,895	320.8%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431	
	2022	29,249,455	112,406,732	102,763,638	351.3%	9,758	17,845,217	68,579,824	62,696,532	351.3%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101	
	2023	25,667,489	109,169,041	98,685,692	384.5%	8,702	14,856,854	63,189,213	57,121,242	384.5%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788	
	2024	22,390,139	105,415,177	94,138,957	420.4%	7,719	12,299,202	57,905,964	51,711,786	420.4%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493	
	2025	19,414,239	101,212,750	89,286,383	459.9%	6,810	10,120,620	52,762,087	46,544,886	459.9%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213	
	2026	16,732,696	96,648,354	84,231,429	503.4%	5,976	8,278,937	47,819,288	41,675,691	503.4%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948	
	2027	14,334,901	91,797,976	78,970,400	550.9%	5,215	6,734,017	43,123,361	37,097,431	550.9%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698	
	2028	12,207,230	86,730,668	73,636,246	603.2%	4,526	5,446,985	38,700,071	32,857,212	603.2%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462	
	2029	10,333,588	81,528,047	68,341,735	661.4%	3,907	4,381,947	34,571,878	28,980,237	661.4%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240	
	2030	8,696,009	76,277,098	63,185,667	726.6%	3,354	3,506,013	30,753,012	25,474,876	726.6%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032	
	2031	7,275,281	71,051,135	58,161,906	799.4%	2,864	2,790,209	27,249,466	22,306,201	799.4%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835	
	2032	6,051,576	65,893,415	53,240,068	879.8%	2,432	2,209,048	24,053,521	19,434,584	879.8%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650	
	2033	5,005,021	60,826,317	48,453,168	968.1%	2,053	1,739,879	21,144,853	16,843,616	968.1%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476	
	2034	4,116,157	55,868,379	43,817,951	1064.5%	1,724	1,363,183	18,502,405	14,511,562	1064.5%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312	
	2035	3,366,329	51,032,842	39,324,901	1168.2%	1,440	1,062,567	16,108,293	12,412,733	1168.2%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156	
	2036	2,737,975	46,335,632	35,020,097	1279.1%	1,196	824,520	13,953,615	10,546,030	1279.1%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011	
	2037	2,214,830	41,805,083	30,947,866	1397.3%	988	637,345	12,029,938	8,905,637	1397.3%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878	
	2038	1,782,040	37,479,652	27,157,129	1523.9%	811	490,736	10,321,092	7,478,491	1523.9%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754	
	2039	1,426,213	33,410,673	23,747,672	1665.1%	662	376,181	8,812,479	6,263,742	1665.1%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638	
	2040	1,135,423	29,658,423	20,773,205	1829.6%	537	286,998	7,496,676	5,250,785	1829.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528	
2041	899,167	26,250,088	18,138,930	2017.3%	434	217,887	6,360,934	4,395,434	2017.3%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423		
2042	708,293	23,163,063	15,735,081	2221.5%	348	164,578	5,382,149	3,656,190	22											

**Exhibit I**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with 13.1% Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1993	117	0	0	0.0%	1	355	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%					0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%					0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%					0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%					0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%					0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%					0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%					0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%					0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%					0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%					0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%					0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%					0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%					0.0323		0.9677		5.85%	1.4473
2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%					0.0316		0.9684		5.85%	1.3673	
2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%					0.0337		0.9663		5.85%	1.2917	
2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%					0.0371		0.9629		5.85%	1.2203	
2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%					0.0405		0.9595		5.85%	1.1528	
2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%					0.0505		0.9495		5.85%	1.0891	
2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%					0.0404		0.9596		5.85%	1.0288	
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000		0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
	2014	70,972,410	120,591,646	111,930,310	157.7%	20,276	65,525,804	111,337,131	103,340,488	157.7%	1.0538	1.1224	1.0000		0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
	2015	70,221,822	126,247,293	114,492,255	163.0%	18,848	61,527,543	110,616,410	100,316,782	163.0%	1.0732	1.1114	1.0000		0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
	2016	64,180,430	124,705,655	115,045,399	179.3%	17,411	53,404,973	103,768,425	95,730,060	179.3%	1.0000	1.0994	1.0000		0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	58,281,614	122,889,637	114,612,829	196.7%	16,006	46,081,184	97,164,433	90,620,258	196.7%	1.0000	1.0971	1.0000		0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	52,631,397	120,451,066	113,470,575	215.6%	14,643	39,542,987	90,497,217	85,252,639	215.6%	1.0000	1.0963	1.0000		0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	47,264,601	118,973,829	111,669,191	236.3%	13,331	33,732,161	84,910,149	79,696,919	236.3%	1.0000	1.0959	1.0000		0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	42,207,227	117,265,763	109,269,833	258.9%	12,076	28,601,348	79,464,089	74,045,719	258.9%	1.0000	1.0958	1.0000		0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	37,475,638	115,103,973	106,301,286	283.7%	10,883	24,102,183	74,028,279	68,366,895	283.7%	1.0000	1.0957	1.0000		0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	33,081,133	112,406,732	102,763,638	310.6%	9,758	20,182,940	68,579,824	62,696,532	310.6%	1.0000	1.0951	1.0000		0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	29,029,930	109,169,041	98,685,692	339.9%	8,702	16,803,101	63,189,213	57,121,242	339.9%	1.0000	1.0943	1.0000		0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	25,323,247	105,415,177	94,138,957	371.7%	7,719	13,910,397	57,905,964	51,711,786	371.7%	1.0000	1.0936	1.0000		0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	21,957,504	101,212,750	89,286,383	406.6%	6,810	11,446,421	52,762,087	46,544,886	406.6%	1.0000	1.0938	1.0000		0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	18,924,678	96,648,354	84,231,429	445.1%	5,976	9,363,477	47,819,288	41,675,691	445.1%	1.0000	1.0946	1.0000		0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	16,212,773	91,797,976	78,970,400	487.1%	5,215	7,616,173	43,123,361	37,097,431	487.1%	1.0000	1.0944	1.0000		0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	13,806,377	86,730,668	73,636,246	533.3%	4,526	6,160,540	38,700,071	32,857,212	533.3%	1.0000	1.0950	1.0000		0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	11,687,288	81,528,047	68,341,735	584.8%	3,907	4,955,982	34,571,878	28,980,237	584.8%	1.0000	1.0964	1.0000		0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	9,835,186	76,277,098	63,185,667	642.4%	3,354	3,965,300	30,753,012	25,474,876	642.4%	1.0000	1.0987	1.0000		0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	8,228,342	71,051,135	58,161,906	706.8%	2,864	3,155,726	27,249,466	22,306,201	706.8%	1.0000	1.1002	1.0000		0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	6,844,333	65,893,415	53,240,068	777.9%	2,432	2,498,433	24,053,521	19,434,584	777.9%	1.0000	1.1005	1.0000		0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	5,660,678	60,826,317	48,453,168	856.0%	2,053	1,967,803	21,144,853	16,843,616	856.0%	1.0000	1.1004	1.0000		0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	4,655,373	55,868,379	43,817,951	941.2%	1,724	1,541,759	18,502,405	14,511,562	941.2%	1.0000	1.0996	1.0000		0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	3,807,318	51,032,842	39,324,901	1032.9%	1,440	1,201,763	16,108,293	12,412,733	1032.9%	1.0000	1.0974	1.0000		0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	3,096,650	46,335,632	35,020,097	1130.9%	1,196	932,532	13,953,615	10,546,030	1130.9%	1.0000	1.0949	1.0000		0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,504,973	41,805,083	30,947,866	1235.5%	988	720,838	12,029,938	8,905,637	1235.5%	1.0000	1.0925	1.0000		0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	2,015,487	37,479,652	27,157,129	1347.4%	811	555,022	10,321,092	7,478,491	1347.4%	1.0000	1.0906	1.0000		0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,613,047	33,410,673	23,747,672	1472.2%	662	425,461	8,812,479	6,263,742	1472.2%	1.0000	1.0926	1.0000		0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,284,164	29,658,423	20,773,205	1617.6%	537	324,594	7,496,676	5,250,785	1617.6%	1.0000	1.0988	1.0000		0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	1,016,958	26,250,088	18,138,930	1783.6%	434	246,430	6,360,934	4,395,434	1783.6%	1.0000	1.1026	1.0000		0.1932					



**Exhibit II**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%					0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%					0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%					0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%					0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%					0.0242		0.9758		5.85%	2.2811
	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%					0.0174		0.9826		5.85%	2.1550
	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%					0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%					0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%					0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%					0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%					0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%					0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%					0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%					0.0306		0.9694		5.85%	1.3673
2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%					0.0285		0.9715		5.85%	1.2917	
2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%					0.0325		0.9675		5.85%	1.2203	
2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%					0.0272		0.9728		5.85%	1.1528	
2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%					0.0312		0.9688		5.85%	1.0891	
2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%					0.0288		0.9712		5.85%	1.0288	
Projected Future Experience	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736	
	2014	1,413,817	2,727,426	2,570,509	181.8%	509	1,305,317	2,518,116	2,373,241	181.8%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233	
	2015	1,310,336	2,880,273	2,671,770	203.9%	476	1,148,102	2,523,661	2,340,974	203.9%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762	
	2016	1,206,853	2,859,367	2,740,371	227.1%	442	1,004,231	2,379,299	2,280,281	227.1%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321	
	2017	1,105,028	2,882,215	2,783,560	251.9%	409	873,706	2,278,864	2,200,861	251.9%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907	
	2018	1,006,832	2,889,283	2,804,086	278.5%	377	756,453	2,170,774	2,106,764	278.5%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513	
	2019	912,721	2,901,308	2,805,409	307.4%	346	651,397	2,070,627	2,002,185	307.4%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137	
	2020	823,091	2,908,033	2,791,155	339.1%	316	557,760	1,970,602	1,891,401	339.1%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776	
	2021	738,286	2,903,881	2,768,040	374.9%	287	474,823	1,867,610	1,780,245	374.9%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431	
	2022	658,588	2,886,497	2,726,765	414.0%	260	401,807	1,761,064	1,663,611	414.0%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101	
	2023	584,210	2,854,105	2,666,520	456.4%	234	338,152	1,652,013	1,543,435	456.4%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788	
	2024	515,289	2,807,399	2,597,164	504.0%	209	283,055	1,542,141	1,426,657	504.0%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493	
	2025	451,886	2,749,319	2,520,309	557.7%	186	235,567	1,433,217	1,313,834	557.7%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213	
	2026	393,984	2,679,810	2,427,884	616.2%	165	194,934	1,325,906	1,201,259	616.2%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948	
	2027	341,494	2,596,005	2,311,148	676.8%	145	160,422	1,219,509	1,085,693	676.8%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698	
	2028	294,260	2,497,443	2,184,292	742.3%	127	131,302	1,114,383	974,652	742.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462	
	2029	252,067	2,385,853	2,048,156	812.5%	111	106,889	1,011,718	868,518	812.5%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240	
	2030	214,654	2,262,661	1,906,191	888.0%	96	86,543	912,248	768,528	888.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032	
	2031	181,720	2,130,137	1,761,291	969.2%	83	69,693	816,948	675,489	969.2%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835	
	2032	152,938	1,991,838	1,621,197	1060.0%	71	55,828	727,094	591,796	1060.0%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650	
	2033	127,963	1,853,184	1,492,767	1166.6%	61	44,483	644,216	518,926	1166.6%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476	
	2034	106,440	1,717,253	1,370,978	1288.0%	51	35,251	568,717	454,038	1288.0%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312	
	2035	88,019	1,584,798	1,249,337	1419.4%	43	27,783	500,234	394,348	1419.4%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156	
	2036	72,358	1,455,976	1,131,038	1563.1%	36	21,790	438,456	340,603	1563.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011	
	2037	59,130	1,330,319	1,011,691	1711.0%	30	17,015	382,816	291,127	1711.0%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878	
	2038	48,030	1,206,896	893,482	1860.3%	25	13,226	332,353	246,046	1860.3%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754	
	2039	38,777	1,086,720	783,560	2020.7%	20	10,228	286,636	206,674	2020.7%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638	
	2040	31,114	972,017	685,940	2204.6%	16	7,865	245,694	173,383	2204.6%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528	
	2041	24,811	865,364	602,750	2429.4%	13	6,012	209,695	146,059	2429.4%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423	
	2042	19,660	767,761	528,604	2688.8%	11	4,568	178,396	122,826	2688.8%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324	
	2043	15,479	679,087	461,973	2984.6%	8	3,449	151,318	102,940	2984.6%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228	
	2044	12,107	598,946	401,826	3319.0%	7	2,587	127,965	85,850	3319.0%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137	
	2045	9,405	526,233	345,264	3671.1%	5	1,926	107,779	70,714	3671.1%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048	
	2046	7,252	459,8																	

**Exhibit II**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with 13.1% Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Shock Lapse	Policy Persistence				
Historical Experience	1993	0	0	0	0.0%	89	0	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%					0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%					0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%					0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%					0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%					0.0242		0.9758		5.85%	2.2811
	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%					0.0174		0.9826		5.85%	2.1550
	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%					0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%					0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%					0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%					0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%					0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%					0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%					0.0324		0.9676		5.85%	1.4473
2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%					0.0306		0.9694		5.85%	1.3673	
2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%					0.0285		0.9715		5.85%	1.2917	
2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%					0.0325		0.9675		5.85%	1.2203	
2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%					0.0272		0.9728		5.85%	1.1528	
2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%					0.0312		0.9688		5.85%	1.0891	
2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%					0.0288		0.9712		5.85%	1.0288	
Projected Future Experience	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000		0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
	2014	1,485,965	2,727,426	2,570,509	173.0%	509	1,371,928	2,518,116	2,373,241	173.0%	1.0527	1.1266	1.0000		0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
	2015	1,481,991	2,880,273	2,671,770	180.3%	476	1,298,503	2,523,661	2,340,974	180.3%	1.0744	1.1215	1.0000		0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
	2016	1,364,951	2,859,367	2,740,371	200.8%	442	1,135,785	2,379,299	2,280,281	200.8%	1.0000	1.1136	1.0000		0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,249,787	2,882,215	2,783,560	222.7%	409	988,162	2,278,864	2,200,861	222.7%	1.0000	1.1094	1.0000		0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,138,727	2,889,283	2,804,086	246.2%	377	855,548	2,170,774	2,106,764	246.2%	1.0000	1.1056	1.0000		0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	1,032,287	2,901,308	2,805,409	271.8%	346	736,730	2,070,627	2,002,185	271.8%	1.0000	1.1036	1.0000		0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	930,915	2,908,033	2,791,155	299.8%	316	630,826	1,970,602	1,891,401	299.8%	1.0000	1.1033	1.0000		0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	835,001	2,903,881	2,768,040	331.5%	287	537,025	1,867,610	1,780,245	331.5%	1.0000	1.1056	1.0000		0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	744,863	2,886,497	2,726,765	366.1%	260	454,444	1,761,064	1,663,611	366.1%	1.0000	1.1043	1.0000		0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	660,741	2,854,105	2,666,520	403.6%	234	382,450	1,652,013	1,543,435	403.6%	1.0000	1.1024	1.0000		0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	582,792	2,807,399	2,597,164	445.6%	209	320,135	1,542,141	1,426,657	445.6%	1.0000	1.1043	1.0000		0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	511,083	2,749,319	2,520,309	493.1%	186	266,427	1,433,217	1,313,834	493.1%	1.0000	1.1066	1.0000		0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	445,596	2,679,810	2,427,884	544.9%	165	220,470	1,325,906	1,201,259	544.9%	1.0000	1.1049	1.0000		0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	386,230	2,596,005	2,311,148	598.4%	145	181,437	1,219,509	1,085,693	598.4%	1.0000	1.0982	1.0000		0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	332,808	2,497,443	2,184,292	656.3%	127	148,502	1,114,383	974,652	656.3%	1.0000	1.0968	1.0000		0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	285,088	2,385,853	2,048,156	718.4%	111	120,891	1,011,718	868,518	718.4%	1.0000	1.0946	1.0000		0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	242,774	2,262,661	1,906,191	785.2%	96	97,880	912,248	768,528	785.2%	1.0000	1.0929	1.0000		0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	205,525	2,130,137	1,761,291	857.0%	83	78,823	816,948	675,489	857.0%	1.0000	1.0914	1.0000		0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	172,973	1,991,838	1,621,197	937.3%	71	63,142	727,094	591,796	937.3%	1.0000	1.0937	1.0000		0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	144,726	1,853,184	1,492,767	1031.4%	61	50,311	644,216	518,926	1031.4%	1.0000	1.1005	1.0000		0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	120,384	1,717,253	1,370,978	1138.8%	51	39,869	568,717	454,038	1138.8%	1.0000	1.1041	1.0000		0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	99,550	1,584,798	1,249,337	1255.0%	43	31,422	500,234	394,348	1255.0%	1.0000	1.1020	1.0000		0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	81,837	1,455,976	1,131,038	1382.1%	36	24,645	438,456	340,603	1382.1%	1.0000	1.1013	1.0000		0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	66,876	1,330,319	1,011,691	1512.8%	30	19,244	382,816	291,127	1512.8%	1.0000	1.0946	1.0000		0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	54,322	1,206,896	893,482	1644.8%	25	14,959	332,353	246,046	1644.8%	1.0000	1.0873	1.0000		0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	43,857	1,086,720	783,560	1786.6%	20	11,568	286,636	206,674	1786.6%	1.0000	1.0862	1.0000		0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	35,190	972,017	685,940	1949.2%	16	8,895	245,694	173,383	1949.2%	1.0000	1.0910	1.0000		0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	28,061	865,364	602,750	2148.0%	13	6,800	209,695	146,059	2148.0%	1.0000	1.1020	1.0000		0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	22,235	767,761	528,604	2377.3%	11	5,167	178,396	122,826	2377.3%	1.0000	1.1068	1.0000		0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	17,506	679,087	461,973	2638.9%	8	3,901	151,318	102,940	2638.9%	1.0000	1.1100	1.0000		0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	13,693	598,946	401,826	2934.6%	7	2,926	127,965	85,850	2934.6%	1.0000	1.1120	1.0000		0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	10,637	526,233	345,264	3245.9%	5	2,179	107,779	70,714	3245.9%</										

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	117	0	206	175.8%
1994	1,419,892	0	476,450	33.6%
1995	13,152,045	560,105	3,810,030	33.2%
1996	37,034,766	1,781,288	16,894,260	50.4%
1997	57,327,246	9,706,939	37,271,842	81.9%
1998	59,124,071	8,413,608	44,235,298	89.0%
1999	59,377,893	12,544,965	46,216,002	99.0%
2000	58,204,912	17,202,695	46,943,221	110.2%
2001	57,586,942	22,242,106	46,624,153	119.6%
2002	56,932,492	25,283,674	46,061,843	125.3%
2003	56,044,944	29,257,693	46,575,182	135.3%
2004	63,263,529	37,129,276	43,881,205	128.1%
2005	72,440,418	39,268,369	42,218,613	112.5%
2006	70,334,953	43,647,975	41,910,315	121.6%
2007	69,143,167	51,120,547	41,756,115	134.3%
2008	67,751,293	65,299,753	40,896,760	156.7%
2009	66,186,623	69,778,658	38,508,873	163.6%
2010	71,346,710	78,865,111	35,768,049	160.7%
2011	77,471,434	84,273,508	27,888,363	144.8%
2012	75,078,147	86,803,057	32,798,335	159.3%
Total	1,089,221,593	683,179,327	680,735,114	125.2%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	0	0	0	0.0%
1994	45,840	0	19,263	42.0%
1995	400,019	0	120,690	30.2%
1996	923,209	9,099	499,440	55.1%
1997	1,348,656	1,880	912,066	67.8%
1998	1,316,741	260,974	1,027,421	97.8%
1999	1,292,510	527,770	1,068,528	123.5%
2000	1,277,230	283,196	1,063,002	105.4%
2001	1,257,728	656,406	1,103,051	139.9%
2002	1,235,797	464,646	1,095,475	126.2%
2003	1,214,614	236,777	1,144,845	113.7%
2004	1,194,919	680,583	1,141,792	152.5%
2005	1,197,409	933,505	1,064,447	166.9%
2006	1,422,987	340,367	1,013,416	95.1%
2007	1,451,750	836,224	1,076,549	131.8%
2008	1,421,142	657,421	1,064,410	121.2%
2009	1,377,794	1,984,806	1,131,125	226.2%
2010	1,347,863	1,984,110	1,148,836	232.4%
2011	1,356,259	2,108,229	1,068,951	234.3%
2012	1,561,013	1,640,562	943,020	165.5%
Total	22,643,478	13,606,556	17,706,327	138.3%

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

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

Reset Form

Company Name and NAIC Number:	MetLife Insurance Company USA, NAIC # 87726
SERFF Tracking Number:	MILL-129963431
Effective Date:	On Approval
(Projected) Number of Insureds Affected:	573
New Rates	
Average Annual Premium Per Member:	2,733

Revised Rates	
Average Annual Premium Per Member:	3,091
Average Requested Percentage Rate Change Per Member:	13.1%
Minimum Requested Percentage Rate Change Per Member:	13.1%
Maximum Requested Percentage Rate Change Per Member:	13.1%

Plans Affected  
(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
H-LTC3JP H-LTC3JP-1 H-LTC3JP-5 H-5AI H-COLI H-NF3 H-IBOR	Long Term Care Long Term Care Long Term Care Annual 5% Compound Benefit Inflation Rider Cost of Living (CPI) Benefit Inflation Rider Nonforfeiture Benefit Rider Increased Benefits Option Rider

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

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

### **Rate Increase Driver Narrative**

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



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March 26, 2015

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

RE: MetLife Insurance Company USA (MetLife USA)  
Company NAIC # 87726  
SERFF Tracking # MILL-129963431

Policy Forms:	Long Term Care	H-LTC3JP
	Long Term Care	H-LTC3JP-1
	Long Term Care	H-LTC3JP-5
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	Nonforfeiture Benefit Rider	H-NF3
	Increased Benefits Option Rider	H-IBOR

Dear Commissioner Cunningham:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC3JP, H-LTC3JP-1, and H-LTC3JP-5 are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Virginia from April 1994 through October 1997 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257048, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257048. Any revisions or adjustments resulting from correspondence with the Bureau with respect to that prior filing are reflected in the appendix of this filing. The only substantive change from the prior filing is the company name.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.



Honorable Jacqueline Cunningham  
March 26, 2015

attached actuarial memorandum, two prior increases have been approved and implemented on these forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 28.7% is being requested at this time.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

The following electronic items are included in this submission:

- this cover letter;
- a Rate Revision Checklist;
- a letter from MetLife USA authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- an appendix providing additional information requested with respect to the prior filing.

No filing fee is required for this submission.



Honorable Jacqueline Cunningham  
March 26, 2015

The contact person for this filing is:

Amy Pahl, FSA, MAAA  
Principal and Consulting Actuary  
8500 Normandale Lake Blvd., Suite 1850  
Minneapolis, MN 55437  
(952) 820-2419  
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Amy Pahl'.

Amy Pahl, FSA, MAAA  
Principal and Consulting Actuary

ABP/rbmj

Enclosures

**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product**

**March 2015**

<u>Product</u>	<u>Form Number</u>
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

**1. Purpose of Filing**

This supplement has been prepared for the purpose of providing additional information that the Bureau has indicated they generally like to see when reviewing long-term care (LTC) rate increase filings. These additional items (stated in italics) have been assembled based on correspondence with the Bureau as it relates to other LTC filings. It is provided to expedite the review process and may not be appropriate for other purposes.

**2. Additional Information Previously Requested (stated in italics)**

- 1. Please demonstrate compliance with 14VAC5-200-150 for those policy forms issued prior to October 1, 2003 and demonstrate compliance with 14VAC5-200-153 for those policy forms issued on or after October 1, 2003.*

The above-referenced policy forms were issued in Virginia from April 1994 through October 1997. Since no policies were issued on or after October 1, 2003, the corresponding actuarial memorandum has been prepared in accordance with the requirements of 14VAC5-200-150.

- 2. In providing the experience, the exhibits should show the earned premiums, paid claims, incurred claims and loss ratio for each calendar year from the date of the forms' inception through the most recent date that information is available. Separate exhibits, and projections thereof, should be provided based on the Virginia only and national data.*

Exhibits I and II of the actuarial memorandum provide the referenced information based on experience through 2012.

- 3. Please state the number of policies in force in Virginia and nationwide.*

Section 21 of the actuarial memorandum provides the referenced information.

- 4. Please state the number of claims that the nationwide projection is based on, and the corresponding credibility.*

MetLife Insurance Company USA (MetLife USA) has chosen a credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 5%. Based on these parameters, 1,082 claims is the criterion for full credibility. Since inception, there have been 7,625 claims reported as of December 31, 2012 nationwide on these policy forms. This means the nationwide credibility on these policy forms is



**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product**

**March 2015**

100%. The credibility percentage is determined as  
(Number of Claims / 1,082)<sup>1/2</sup>.

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

These policy forms were approved in Virginia in 1994 and were issued in Virginia from April 1994 through October 1997.

6. *Please provide justification for all assumptions used in the projections.*

Attachment 1 to this supplement provides justification for the assumptions used in this filing.

7. *Please provide an explanation of the reserve basis and justification for the reserve levels.*

Attachment 2 to this supplement provides reserve detail for the above referenced forms on a nationwide basis. Actual reserves held by MetLife USA are based on valuation assumptions that vary by issue year.

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

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement.

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

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

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

**METLIFE INSURANCE COMPANY USA**

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determination of premiums.

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

As shown in Attachment 4, the anticipated loss ratio calculated as described above exceeds 60% after the requested 28.7% rate increase.

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

10. *Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.*

The expected lifetime loss ratio based on original pricing assumptions since inception and the nationwide mix of business actually sold is 46.6%. This expected lifetime loss ratio is less than 60% because 1) the earned premium and incurred claim values are based on the actual mix of business sold (rather than the original pricing assumed mix) and 2) the 46.6% lifetime loss ratio is equal to the present value of incurred claims divided by the present value of earned premiums rather than the present value of incurred claims plus the change in policy reserves divided by the present value of earned premium (as was the case in the original filing). The current projected lifetime loss ratio exceeds this original expectation and the 60% minimum requirement.

11. *Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.*

Attachments 5 and 6 to this supplement provide historical and projected experience on a nationwide and Virginia-specific basis, respectively. The historical and projected earned premium in these attachments has been restated to assume that the proposed rate level had been charged since inception.

The company acknowledges that the requested 28.7% rate increase results in lifetime loss ratios in Attachments 5 and 6 that are below the 60% minimum requirement. A 20.7% rate increase would result in a 60% lifetime loss ratio with premiums restated to the proposed level since inception on a nationwide basis. However, since the Bureau approved lower increases than were actuarially justified and requested in the past, the company believes that a rate increase in excess of 20.7% is justified and appropriate at this time.

Attachment 7 to this supplement shows the premium lost as a result of the Bureau approving lower increases in the past than requested. The company believes that it has taken appropriate and timely action in response to the mispricing of this product, and it should be allowed a larger increase now by an amount equal to the lost premium resulting from the Bureau not approving a previous rate increase for the full amount requested. As shown in Attachment 7, this lost historical premium is equal to 7.9% of all

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current projected future earned premium. This percentage is the increase relative to remaining premium that is necessary to make up for lost past premium resulting from a Bureau approval different than that then actuarially justified and requested. Given this increase for lost past premium (7.9%) and the increase justified by restating premium since inception (20.7%), the company believes a rate increase of 28.7% is justified.

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

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

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

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

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

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

Attachment 8 to this supplement provides the rate increase history and the status of the current rate increase being requested for each jurisdiction in which these policy forms are in force.

15. *If approved, please explain what, if any, options will be offered to policyholders in lieu of accepting the rate increase.*

In addition to the option to reduce their daily benefit, insureds will also be given the option to reduce coverage in other ways to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. Other options available to insureds include but are not limited to lengthening their elimination period, shortening their benefit period, reducing the level of

**METLIFE INSURANCE COMPANY USA**

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**Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product**

**March 2015**

home care coverage, if any, and reducing or removing inflation protection.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

- 16. Please explain steps the company has taken to minimize rate increases on this block of business.*

The company continues to use best practices in claim adjudication to balance cost effectiveness with insured satisfaction. Note that under the minimum loss ratio regulation, a larger premium rate increase is currently supportable. In order to minimize the impact on policyholders to the extent the company can, an increase of only 28.7% is being requested at this time.

- 17. Does the company have other blocks of long term care business? If so, how has the experience on those blocks developed? If applicable, has the company considered combining different blocks for rate making purposes?*

Table 1 below provides a list of all of MetLife USA's individual LTC products currently in force nationwide and in Virginia as of December 31, 2012. MetLife USA is currently in the process of filing rate increases for most of the policy forms listed below in every jurisdiction where they are in-force. At the time of the first round of rate increases, the company had decided to keep each block separate from one another unless specific state regulations required otherwise. Since then, the company has maintained the initially filed groups.

**METLIFE INSURANCE COMPANY USA****Address: 1209 Orange Street, Wilmington, DE 19801****Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product****March 2015****Table 1  
MetLife USA's Individual LTC Products**

<b>Policy Form</b>	<b>Product*</b>	<b>In-Force Outside of Virginia</b>	<b>In-Force in Virginia</b>
H-LC2J, et al.	Partnership NQ Comp	X	
H-LC3J, et al.	Partnership NQ Comp	X	
H-NYLC3JQ, et al.	Partnership TQ Comp	X	
H-LC3J-2, et al.	Partnership NQ Comp	X	
H-LC3JQ, et al.	Partnership TQ Comp	X	
H-LC4JQ, et al.	Partnership TQ Comp	X	
H-371, et al. **	NQ Comp	X	
H-LTC2J, et al.	NQ Comp	X	X
H-LTC2JQ, et al.	TQ Comp	X	
H-LTC3J, et al.	NQ Comp	X	X
H-LTC3JP, et al.	NQ Comp	X	X
H-LTC3JQ, et al.	TQ Comp	X	X
H-LTC3JFO, et al.	NQ FO	X	X
H-LTC3JFQ, et al.	TQ FO	X	X
H-LTC4J, et al.	NQ Comp	X	
H-LTC4JQ, et al.	TQ Comp	X	X
H-LTC4JF29, et al.	NQ FO	X	
H-LTC4JFQ, et al.	TQ FO	X	X

\* NQ = Non Tax-Qualified; TQ = Tax-Qualified; Comp = Comprehensive; FO = Nursing Facility Only

\*\*No rate increase is being requested on this policy form.

**18. Please provide an actual to expected analysis based on the original assumptions.**

Attachments 9 and 10 to this supplement provide a calendar year actual-to-expected (A:E) analysis for nationwide and Virginia-specific experience, respectively. The expected experience reflects the actual mix of business sold and the original pricing assumptions since inception.

The experience and projections in Attachment 9 have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis. The experience in Attachment 10 reflects actual history.

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

**19. Provide a copy of the premium notification letter that the company intends to send to policyholders notifying them of the rate increase.**

Enclosed with this supplement is a copy of the policyholder notification letter which will be sent to policyholders informing them of the rate increase and explaining their options for a reduction in benefits. In the future, slight variations in letter language may occur

**METLIFE INSURANCE COMPANY USA**

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**Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product**

**March 2015**

that do not materially change the information being provided to the policyholder. As the letter does not require approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

In addition to the policyholder notification letter, policyholders will receive a Frequently Asked Questions document which will provide policyholders with direction on the rate increase in consumer friendly language. A sample copy of this document is enclosed with this supplement. In the future, slight variations in language may occur that do not materially change the information being provided to the policyholder in the Frequently Asked Questions document. As the document does not require approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

**3. Summary of Attachments and Enclosures**

- Attachment 1: Assumption Justification for Current Assumptions
- Attachment 2: Nationwide Reserve Balances
- Attachment 3: Comparison of the Prior Filing and Original Pricing Assumptions
- Attachment 4: Anticipated Loss Ratio
- Attachment 5: Nationwide Restated Experience Projections
- Attachment 6: Virginia-Specific Restated Experience Projections
- Attachment 7: Nationwide Experience Projections with Lost Premium
- Attachment 8: State Status Listing
- Attachment 9: Nationwide A:E Experience by Calendar Year
- Attachment 10: Virginia-Specific A:E Experience by Calendar Year

Enclosures: MICC RIL 07152014.pdf  
MICC FAQ 10152013.pdf

**Attachment 1**  
**MetLife Insurance Company USA**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Forms**

**Voluntary Lapse**

The voluntary lapse assumption for this policy form was developed from experience on all of MetLife USA's individual long-term care ("LTC") policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through March 2012 and the currently assumed voluntary lapse rates for this policy form.

**Table 1**  
**Actual and Assumed Voluntary Lapse Rates**  
**Using Experience through March 2012**

<b>Duration</b>	<b>Actual Lapse Rates</b>	<b>Currently Assumed Lapse Rates</b>
1	6.07%	6.00%
2	4.20%	4.00%
3	2.46%	2.50%
4	1.60%	1.50%
5	1.30%	1.30%
6	1.10%	1.10%
7 - 13	1.00%	1.00%
14 - 19	1.40%	1.40%
20 +	N/A	1.75%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.9% reduction in premium and claims is expected due to the election of reduced benefits.

**Interest Rate**

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

**Expenses**

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

**Mortality**

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

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

**Attachment 1**  
**MetLife Insurance Company USA**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Forms**

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

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

**Morbidity**

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

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

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



**Attachment 1**  
**MetLife Insurance Company USA**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Forms**

**Table 3**  
**Actual-to-Expected Factors Developed from Experience vs. Actual-to-Expected Factors Assumed in Projections**

Policy Duration	Policy Issue Year							
	1993 - 1997				1998 and Later			
	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections
1	7,398,488	4,217,329	175.4%	151.8%	3,675,620	3,037,585	121.0%	132.5%
2	12,936,954	9,327,016	138.7%	151.8%	8,358,361	6,696,883	124.8%	132.5%
3	19,273,617	11,528,002	167.2%	151.8%	9,037,792	8,229,378	109.8%	132.5%
4	22,896,514	15,885,317	144.1%	151.8%	17,629,143	11,316,355	155.8%	132.5%
5	31,420,373	19,317,074	162.7%	171.1%	22,092,974	13,669,865	161.6%	158.2%
6	44,393,031	23,083,514	192.3%	171.1%	21,940,917	15,672,490	140.0%	163.4%
7	46,654,608	28,001,609	166.6%	171.1%	33,929,126	18,789,464	180.6%	163.4%
8	52,764,828	31,887,703	165.5%	176.6%	40,538,655	21,434,523	189.1%	185.3%
9	67,207,828	34,819,371	193.0%	182.4%	44,548,581	24,569,416	181.3%	185.3%
10	79,751,226	40,547,043	196.7%	187.2%	53,578,151	29,146,390	183.8%	194.8%
11	82,853,947	45,386,407	182.6%	187.2%	68,201,810	32,989,867	206.7%	194.8%
12	89,077,319	50,359,398	176.9%	194.8%	80,146,781	36,093,845	222.1%	204.3%
13	112,109,605	55,548,755	201.8%	194.8%	60,556,644	30,588,875	198.0%	206.4%
14	121,964,795	60,554,169	201.4%	213.8%	42,960,875	18,493,538	232.3%	218.3%
15	144,897,276	62,860,191	230.5%	213.8%	5,004,121	2,578,722	194.1%	220.5%
16	100,522,770	44,990,067	223.4%	211.2%	N/A	N/A	N/A	215.6%
17	52,124,484	20,701,718	251.8%	213.4%	N/A	N/A	N/A	215.6%
18	10,127,581	4,806,356	210.7%	210.7%	N/A	N/A	N/A	210.7%
19	N/A	92,245	N/A	210.7%	N/A	N/A	N/A	210.7%
20	N/A	N/A	N/A	205.8%	N/A	N/A	N/A	205.8%
21	N/A	N/A	N/A	200.7%	N/A	N/A	N/A	200.7%
22	N/A	N/A	N/A	195.6%	N/A	N/A	N/A	195.6%
23	N/A	N/A	N/A	190.7%	N/A	N/A	N/A	190.7%
24	N/A	N/A	N/A	186.0%	N/A	N/A	N/A	186.0%
25	N/A	N/A	N/A	181.3%	N/A	N/A	N/A	181.3%
26	N/A	N/A	N/A	176.8%	N/A	N/A	N/A	176.8%
27	N/A	N/A	N/A	172.4%	N/A	N/A	N/A	172.4%
28	N/A	N/A	N/A	168.1%	N/A	N/A	N/A	168.1%
29	N/A	N/A	N/A	163.9%	N/A	N/A	N/A	163.9%
30	N/A	N/A	N/A	159.8%	N/A	N/A	N/A	159.8%
31	N/A	N/A	N/A	155.8%	N/A	N/A	N/A	155.8%
32	N/A	N/A	N/A	151.9%	N/A	N/A	N/A	151.9%
33	N/A	N/A	N/A	148.1%	N/A	N/A	N/A	148.1%
34	N/A	N/A	N/A	144.4%	N/A	N/A	N/A	144.4%
35	N/A	N/A	N/A	140.8%	N/A	N/A	N/A	140.8%
36	N/A	N/A	N/A	137.3%	N/A	N/A	N/A	137.3%
37	N/A	N/A	N/A	133.8%	N/A	N/A	N/A	133.8%
38	N/A	N/A	N/A	130.5%	N/A	N/A	N/A	130.5%
39	N/A	N/A	N/A	127.2%	N/A	N/A	N/A	127.2%
40	N/A	N/A	N/A	124.0%	N/A	N/A	N/A	124.0%
41	N/A	N/A	N/A	120.9%	N/A	N/A	N/A	120.9%
42	N/A	N/A	N/A	117.9%	N/A	N/A	N/A	117.9%
43	N/A	N/A	N/A	115.0%	N/A	N/A	N/A	115.0%
44	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	112.1%
45	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	109.3%
46	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	106.6%
47+	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	105.1%

**Attachment 2**  
**MetLife Insurance Company USA**  
**Nationwide Reserve Experience as of December 31, 2012**  
**LTC3+ Comprehensive Policy Forms**

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1993	0	0	0	0	
1994	0	0	0	0	
1995	560,105	560,105	0	0	
1996	1,781,288	1,780,672	0	616	
1997	9,706,939	9,639,578	0	67,361	
1998	8,413,608	8,389,434	0	24,173	
1999	12,544,965	12,492,945	0	52,020	
2000	17,202,695	17,068,948	0	133,746	
2001	22,242,106	22,093,902	0	148,204	
2002	25,283,674	24,767,170	0	516,504	
2003	29,257,693	28,836,549	0	421,144	
2004	37,129,276	36,068,265	0	1,061,011	
2005	39,268,369	37,100,560	0	2,167,809	
2006	43,647,975	40,856,864	0	2,791,110	
2007	51,120,547	46,023,600	0	5,096,947	
2008	65,299,753	54,530,591	0	10,769,162	
2009	69,778,658	50,123,350	0	19,655,308	
2010	78,865,111	44,306,875	1,499,379	33,058,857	
2011	84,273,508	28,051,085	6,334,635	49,887,788	
2012	86,803,057	7,268,069	32,804,800	46,730,188	680,735,114
Total	683,179,327	469,958,563	40,638,814	172,581,950	680,735,114

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

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

**Policy Form:** LTC3+ Comprehensive Forms

**Original Pricing Assumptions**

**Mortality:** 1980 Commissioners Standard Ordinary Table D

**Voluntary Lapse Rates:**

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

**Morbidity:** Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

**Interest Rate:** 7.5%

**2005 Rate Increase Assumptions**

**Mortality:** 1983 Individual Annuitant Mortality Basic Table with selection.

Duration	Factor
1	50%
2	60%
3	70%
4	80%
5	85%
6	90%
7	95%
8+	100%

**Voluntary Lapse Rates:**

Duration	Rate
1	5.00%
2	3.00%
3	2.00%
4	0.80%
5	0.80%
6+	0.75%

An additional 12.5% voluntary lapse is assumed in the year of rate increase implementation.

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

**Policy Form:** LTC3+ Comprehensive Forms

**2005 Rate Increase Assumptions (Continued)**

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

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

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

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

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

Actual-to-expected adjustment factors were developed from actual emerging experience through December 2003 and are shown in the following table.

Duration	Factor
1-4	152%
5-9	145%
10	143%
11	141%
12	140%
13	138%
14	136%
15	134%
16	132%
17	130%
18	128%
19	127%
20	125%
21	123%
22	121%
23	119%
24	117%
25	115%
26+	113%

The resulting projected claim costs reflect a 6% provision for moderately adverse experience. Inclusion of this margin is consistent with the reinsurer's pricing practices and is considered prudent for future rate stabilization.

Adverse Selection is 6.3% in the year of rate increase implementation.

**Interest Rate:** 4.5%

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

**Policy Form:** LTC3+ Comprehensive Forms

**2011 Rate Increase Assumptions**

**Mortality:** 1983 Individual Annuitant Mortality Basic Table with selection.

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

**Voluntary Lapse Rates:**

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

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

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

**Policy Form:** LTC3+ Comprehensive Forms

**2011 Rate Increase Assumptions (Continued)**

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

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

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

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

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

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

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

**Policy Form:** LTC3+ Comprehensive Forms

**2011 Rate Increase Assumptions (Continued)**

**Morbidity (Continued):**

Duration	Policy Years	
	1993 through 1997	1998 and Later
1	156.0%	134.0%
2	156.0%	134.0%
3	156.0%	134.0%
4	156.0%	134.0%
5	178.0%	155.0%
6	178.0%	155.0%
7	178.0%	155.0%
8	178.0%	165.0%
9	178.0%	165.0%
10	178.0%	165.0%
11	178.0%	165.0%
12	178.0%	165.0%
13	178.0%	165.0%
14	173.6%	160.9%
15	169.2%	156.9%
16	165.0%	152.9%
17	160.9%	149.1%
18	156.8%	145.4%
19	152.9%	141.7%
20	149.1%	138.2%
21	145.4%	134.7%
22	141.7%	131.4%
23	138.2%	128.1%
24	134.7%	124.9%
25	131.4%	121.8%
26	128.1%	118.7%
27	124.9%	115.8%
28	121.8%	112.9%
29	118.7%	110.0%
30 +	115.7%	107.3%

**Interest Rate:**

The company has indicated that the assets backing the liabilities on this business are currently earning 6.15%. As such, the company believes that a 4.5% interest rate is a conservative long-term after-tax expected investment earnings rate for this business. However, pursuant to Virginia regulation (and consistent with our April 7 submission), all accumulating and discounting in this filing occur at an interest rate consistent with that assumed in the determination of premiums (7.5%).

**Attachment 4**  
**MetLife Insurance Company USA**  
**Anticipated Loss Ratios**  
**LTC3+ Comprehensive Policy Forms**  
**Experience as of December 31, 2012**

**Nationwide Experience**  
**With No Increase**

1	Present Value of Future Claims:	1,332,135,126
2	Active Life Reserves at 12/31/2012:	680,735,114
3	Present Value of Future Premium:	483,011,113
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>134.9%</b>

**Nationwide Experience**  
**With 28.7% Increase**

1	Present Value of Future Claims:	1,298,244,327
2	Active Life Reserves at 12/31/2012:	680,735,114
3	Present Value of Future Premium:	571,996,248
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>108.0%</b>

**Virginia-Specific Experience**  
**With No Increase**

1	Present Value of Future Claims:	34,843,749
2	Active Life Reserves at 12/31/2012:	17,706,327
3	Present Value of Future Premium:	10,512,971
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>163.0%</b>

**Virginia-Specific Experience**  
**With 28.7% Increase**

1	Present Value of Future Claims:	33,941,243
2	Active Life Reserves at 12/31/2012:	17,706,327
3	Present Value of Future Premium:	12,470,473
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>130.2%</b>

*Future claims, active life reserves, and future premium are discounted at an interest rate representing the historical and projected long-term after-tax net investment earnings rate for this business, for all policy forms, consistent with that assumed in the determination of premiums of the LTC3+ Comprehensive policy forms.*







**Attachment 7**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections**  
**LTC3+ Comprehensive Policy Forms**

	Calendar Year	Without Interest		With Interest						Calendar Year Effective Int Rate	Disc/Accum Factor
		(A) Premium at Original Rates	(B) Incurred Claims	(C) Premium at Original Rates	(D) Incurred Claims	(E) Assuming Prior Rate Increase Requests Fully Approved*	(F) Assuming Actual Virginia Rate Increases Approved**	(G) = (E) - (F) Premium Lost Due to Partial Approval of Rate Increases	(H) = (D) / (C) Loss Ratio Based on Original Rates		
Historical Experience	1993	117	0	355	0	355	355	0	0.0%	5.85%	3.031
	1994	1,419,892	0	4,066,301	0	4,066,301	4,066,301	0	0.0%	5.85%	2.864
	1995	13,152,045	560,105	35,582,605	1,515,354	35,582,605	35,582,605	0	4.3%	5.85%	2.705
	1996	37,034,766	1,781,288	94,657,358	4,552,804	94,657,358	94,657,358	0	4.8%	5.85%	2.556
	1997	57,327,246	9,706,939	138,422,335	23,438,368	138,422,335	138,422,335	0	16.9%	5.85%	2.415
	1998	59,124,071	8,413,608	134,868,256	19,192,328	134,868,256	134,868,256	0	14.2%	5.85%	2.281
	1999	59,377,893	12,544,965	127,958,905	27,034,304	127,958,905	127,958,905	0	21.1%	5.85%	2.155
	2000	58,204,912	17,202,695	118,496,543	35,022,127	118,496,543	118,496,543	0	29.6%	5.85%	2.036
	2001	57,586,942	22,242,106	110,756,795	42,778,176	110,756,795	110,756,795	0	38.6%	5.85%	1.923
	2002	56,932,492	25,283,674	103,444,373	45,939,563	103,444,373	103,444,373	0	44.4%	5.85%	1.817
	2003	56,044,944	29,257,693	96,201,853	50,221,198	96,201,853	96,201,853	0	52.2%	5.85%	1.717
	2004	54,930,801	37,129,276	89,076,521	60,209,330	89,076,521	89,076,521	0	67.6%	5.85%	1.622
	2005	53,069,903	39,268,369	81,301,007	60,157,599	97,154,703	94,715,673	2,439,030	74.0%	5.85%	1.532
	2006	51,527,439	43,647,975	74,573,839	63,170,169	103,657,636	99,183,206	4,474,430	84.7%	5.85%	1.447
	2007	50,654,335	51,120,547	69,257,192	69,894,621	96,267,497	92,112,066	4,155,432	100.9%	5.85%	1.367
	2008	49,634,648	65,299,753	64,111,143	84,345,150	89,114,489	85,267,820	3,846,669	131.6%	5.85%	1.292
	2009	48,488,369	69,778,658	59,167,942	85,147,423	82,243,440	78,693,363	3,550,077	143.9%	5.85%	1.220
	2010	47,011,931	78,865,111	54,194,761	90,914,704	75,330,717	72,079,032	3,251,686	167.8%	5.85%	1.153
	2011	44,245,292	84,273,508	48,185,525	91,778,425	77,024,561	73,699,760	3,324,801	190.5%	5.85%	1.089
	2012	42,274,170	86,803,057	43,493,558	89,306,869	78,592,859	75,200,361	3,392,498	205.3%	5.85%	1.029
Projected Future Experience	2013	40,691,981	107,641,013	39,617,156	104,797,817	71,588,200	68,498,062	3,090,138	264.5%	5.50%	0.974
	2014	37,699,847	111,930,310	34,806,664	103,340,488	62,895,641	60,180,721		296.9%	5.40%	0.923
	2015	34,696,939	114,492,255	30,401,055	100,316,782	54,934,706	52,563,424		330.0%	5.34%	0.876
	2016	31,711,858	115,045,399	26,387,653	95,730,060	47,682,490	45,624,253		362.8%	5.25%	0.832
	2017	28,797,225	114,612,829	22,768,934	90,620,258	41,143,465	39,367,488		398.0%	5.23%	0.791
	2018	26,005,426	113,470,575	19,538,380	85,252,639	35,305,852	33,781,859		436.3%	5.24%	0.751
	2019	23,353,666	111,669,191	16,667,223	79,696,919	30,117,671	28,817,628		478.2%	5.30%	0.714
	2020	20,854,794	109,269,833	14,132,063	74,045,719	25,536,638	24,434,337		524.0%	5.34%	0.678
	2021	18,516,893	106,301,286	11,909,004	68,366,895	21,519,571	20,590,668		574.1%	5.39%	0.643
	2022	16,345,547	102,763,638	9,972,487	62,696,532	18,020,285	17,242,431		628.7%	5.44%	0.610
	2023	14,343,828	98,685,692	8,302,493	57,121,242	15,002,605	14,355,010		688.0%	5.37%	0.579
	2024	12,512,338	94,138,957	6,873,194	51,711,786	12,419,862	11,883,753		752.4%	5.37%	0.549
	2025	10,849,308	89,286,383	5,655,732	46,544,886	10,219,907	9,778,760		823.0%	5.37%	0.521
	2026	9,350,774	84,231,429	4,626,539	41,675,691	8,360,156	7,999,286		900.8%	5.35%	0.495
	2027	8,010,809	78,970,400	3,763,188	37,097,431	6,800,080	6,506,551		985.8%	5.30%	0.470
	2028	6,821,797	73,636,246	3,043,952	32,857,212	5,500,422	5,262,994		1079.4%	5.26%	0.446
	2029	5,774,745	68,341,735	2,448,774	28,980,237	4,424,935	4,233,931		1183.5%	5.20%	0.424
	2030	4,859,613	63,185,667	1,959,274	25,474,876	3,540,408	3,387,585		1300.2%	5.16%	0.403
	2031	4,065,663	58,161,906	1,559,260	22,306,201	2,817,582	2,695,960		1430.6%	5.09%	0.384
	2032	3,381,818	53,240,068	1,234,488	19,434,584	2,230,720	2,134,430		1574.3%	5.03%	0.365
	2033	2,796,968	48,453,168	972,301	16,843,616	1,756,948	1,681,108		1732.3%	4.98%	0.348
	2034	2,300,242	43,817,951	761,791	14,511,562	1,376,556	1,317,136		1904.9%	4.95%	0.331
	2035	1,881,214	39,324,901	593,797	12,412,733	1,072,991	1,026,675		2090.4%	4.89%	0.316
	2036	1,530,070	35,020,097	460,769	10,546,030	832,609	796,669		2288.8%	4.74%	0.301
	2037	1,237,719	30,947,866	356,169	8,905,637	643,598	615,817		2500.4%	4.56%	0.288
	2038	995,862	27,157,129	274,239	7,478,491	495,550	474,159		2727.0%	4.44%	0.275
	2039	797,014	23,747,672	210,222	6,263,742	379,872	363,474		2979.6%	4.37%	0.264
	2040	634,511	20,773,205	160,384	5,250,785	289,813	277,303		3273.9%	4.33%	0.253
	2041	502,484	18,138,930	121,762	4,395,434	220,024	210,527		3609.9%	4.29%	0.242
	2042	395,817	15,735,081	91,972	3,656,190	166,193	159,019		3975.3%	4.28%	0.232
	2043	310,108	13,570,326	69,100	3,023,823	124,864	119,474		4376.0%	4.28%	0.223
	2044	241,604	11,629,435	51,619	2,484,641	93,275	89,249		4813.4%	4.31%	0.214
	2045	187,142	9,891,630	38,329	2,025,927	69,260	66,271		5285.6%	4.32%	0.205
	2046	144,075	8,338,096	28,282	1,636,754	51,105	48,899		5787.3%	4.36%	0.196
	2047	110,209	6,952,783	20,730	1,307,821	37,460	35,843		6308.7%	4.36%	0.188
	2048	83,734	5,741,583	15,091	1,034,781	27,270	26,092		6856.9%	4.38%	0.180
	2049	63,169	4,698,653	10,909	811,411	19,712	18,861		7438.2%	4.35%	0.173
	2050	47,304	3,800,392	7,828	628,874	14,145	13,534		8033.9%	4.37%	0.165
	2051	35,156	3,043,073	5,574	482,492	10,073	9,638		8655.9%	4.36%	0.159
	2052	25,928	2,409,468	3,940	366,128	7,119	6,812		9292.9%	4.32%	0.152
Past (1993 - 2013)		938,734,189	790,820,340	1,587,434,322	1,049,416,330	1,824,506,302	1,792,981,543	31,524,760	66.1%		
Future (2014 - 2052)		332,273,221	2,134,625,238	230,305,164	1,227,337,309	416,161,431	398,197,629	0	532.9%		
Lifetime (1993 - 2052)		1,271,007,410	2,925,445,577	1,817,739,486	2,276,753,639	2,240,667,734	2,191,179,171	31,524,760	125.3%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)									7.9%		

\* Assumes 39% rate increase implemented mid-year 2005 and 30% rate increase implemented mid-year 2011

\*\* Assumes 33% rate increase implemented mid-year 2005 and 30% rate increase implemented mid-year 2011

**Attachment 8**  
**MetLife Insurance Company USA**  
**Status of Filings as of March 23, 2015**  
**All Jurisdictions in which these Forms are Active**  
**LTC3+ Comprehensive Policy Forms**

Jurisdiction	Prior Increases						Cumulative Approved Increase	Current Increase						
	First Round			Second Round				Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2012 Annualized Premium	Proportion of Nationwide	
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed								
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	80.7%	50.0%	N/A	N/A	50.0%	15,066	0.02%	
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	69.0%	61.7%	12/16/2013	1/14/2014	20.0%	276,992	0.45%	
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	10.0%	100.0%	12/31/2013	1/29/2015	25.0%	51,652	0.08%	
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	15.0%	100.0%	11/13/2013	12/20/2013	100.0%	357,184	0.58%	
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	53.4%	77.3%				11,371,385	18.61%	
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	52.9%	77.8%	11/6/2014	1/12/2015	35.0%	626,334	1.02%	
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	39.0%	91.7%	9/27/2013	3/28/2014	20.0%	8,224,219	13.46%	
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	116,489	0.19%	
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	45.0%	25.0%	12/13/2013	2/25/2014	25.0%	52,237	0.09%	
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	31.0%	75.4%	11/13/2014			6,370,101	10.42%	
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	30.0%	100.0%	10/31/2013	7/16/2014	15.0%	582,181	0.95%	
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	62.5%	68.2%	10/18/2013			664,312	1.09%	
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	55.1%	75.6%	12/3/2013	4/7/2014	17.0%	235,248	0.38%	
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	10.0%	100.0%	2/5/2014	10/31/2014	30.0%	34,046	0.06%	
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	80.7%	50.0%	10/8/2013	1/8/2015	50.0%	1,827,054	2.99%	
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	10.0%	100.0%	10/30/2014	2/25/2015	18.0%	648,105	1.06%	
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	37.5%	93.2%	11/13/2013	5/21/2014	42.7%	338,994	0.55%	
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	39.1%	91.6%	12/4/2013	3/4/2014	20.4%	165,072	0.27%	
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	8/1/2014	1/14/2015	20.0%	323,666	0.53%	
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	35.5%	95.2%	5/15/2014			4,084,801	6.68%	
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	32.3%	15.0%	10/18/2013	2/4/2014	15.0%	2,234,566	3.66%	
Maine	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	57.8%	24.0%	7/14/2014	12/19/2014	24.0%	545,457	0.89%	
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	80.7%	50.0%	11/7/2013	12/2/2013	50.0%	486,442	0.80%	
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	75.8%	Not Filing				1,951,516	3.19%	
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	80.7%	Not Filing				424,629	0.69%	
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	63.4%	25.0%	4/21/2014	5/20/2014	25.0%	57,352	0.09%	
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	80.7%	50.0%	1/3/2014	2/6/2014	25.0%	32,237	0.05%	
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	80.7%	50.0%	12/2/2013	3/14/2014	50.0%	2,522,463	4.13%	
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	40.4%	90.3%	1/2/2014	1/21/2014	15.0%	12,740	0.02%	
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	42.5%	88.2%	12/12/2013	9/29/2014	25.0%	114,283	0.19%	
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	17.9%	100.0%	12/17/2013	Disapproved	0.0%	264,511	0.43%	
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	43.0%	87.7%	12/9/2013	7/3/2014	52.1%	7,253,060	11.87%	
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	80.6%	50.0%	12/20/2013	5/21/2014	15.0%	126,023	0.21%	
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	21.0%	100.0%	2/4/2014	10/16/2014	40.0%	23,338	0.04%	
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	67.6%	68.2%	3/11/2014			1,411,290	2.31%	
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	26.5%	100.0%	12/19/2013	3/17/2014	25.0%	67,317	0.11%	
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	43.8%	87.0%	1/17/2014	4/21/2014	30.0%	89,743	0.15%	
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	14.9%	100.0%	11/6/2013	2/28/2014	15.0%	1,822,297	2.98%	
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	80.7%	25.0%	6/20/2014	7/8/2014	25.0%	40,445	0.07%	
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	73.8%	57.0%	10/31/2013			425,259	0.70%	
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	66.8%	63.9%	10/21/2013	2/4/2014	20.0%	549,942	0.90%	
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	52.9%	77.8%	12/3/2013	4/14/2014	77.8%	272,099	0.45%	
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	56.0%	74.7%	3/13/2014	4/28/2014	24.0%	1,222,760	2.00%	
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	7/22/2014	11/5/2014	30.0%	88,850	0.15%	
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	72.9%	28.7%	6/3/2014			1,566,231	2.56%	
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	25.0%	100.0%	12/5/2013	Disapproved	0.0%	331,189	0.54%	
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	71.3%	54.5%	6/24/2014	8/14/2014	54.5%	362,765	0.59%	
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	80.7%	50.0%	12/18/2013	2/27/2014	50.0%	351,298	0.57%	
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	80.7%	50.0%	2/3/2014	9/11/2014	50.0%	81,734	0.13%	
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	80.7%	50.0%	2/6/2014	2/7/2014	50.0%	19,724	0.03%	
											<b>Total</b>	<b>61,116,701</b>	<b>100.00%</b>	

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





**Attachment 10**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience**  
**Actual to Expected Experience Projections by Calendar Year with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	Calendar Year	Actual Experience				Expected Pricing Experience				I = D / H	Cumulative Loss Ratio		
		A Earned Premium	B Paid Claims	C Incurred Claims	D = C / A Loss Ratio	E Earned Premium	F Paid Claims	G Incurred Claims	H = G / E Loss Ratio		J Actual at Pricing* (on Col D)	K Expected at 7.5% (on Col H)	L = J / K Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,099	1.0%	837,094	16,358	45,596	5.4%	0.181	0.7%	5.0%	0.131
	1997	1,348,656	5,082	1,880	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	260,974	19.8%	1,025,475	71,269	125,368	12.2%	1.621	6.3%	7.8%	0.817
	1999	1,292,510	81,425	527,770	40.8%	929,096	107,230	163,242	17.6%	2.324	14.0%	9.6%	1.455
	2000	1,277,230	92,568	283,196	22.2%	857,848	144,746	201,292	23.5%	0.945	15.4%	11.5%	1.335
	2001	1,257,728	240,030	656,406	52.2%	799,160	182,889	239,682	30.0%	1.740	20.4%	13.5%	1.514
	2002	1,235,797	436,805	464,646	37.6%	742,673	220,884	275,930	37.2%	1.012	22.3%	15.5%	1.443
	2003	1,214,614	526,616	236,777	19.5%	686,315	256,228	301,641	44.0%	0.444	22.1%	17.4%	1.268
	2004	1,194,919	498,872	680,583	57.0%	631,707	286,487	320,995	50.8%	1.121	24.9%	19.3%	1.294
Projected Future Experience	2005	1,197,409	447,683	933,505	78.0%	580,240	312,234	340,588	58.7%	1.328	28.7%	21.0%	1.365
	2006	1,422,987	489,069	340,367	23.9%	531,626	335,612	361,761	68.0%	0.352	28.3%	22.7%	1.246
	2007	1,451,750	285,709	836,224	57.6%	486,333	357,974	381,977	78.5%	0.733	30.3%	24.4%	1.239
	2008	1,421,142	1,456,517	657,421	46.3%	442,075	377,338	391,158	88.5%	0.523	31.2%	26.0%	1.198
	2009	1,377,794	1,388,961	1,984,806	144.1%	400,179	392,054	396,950	99.2%	1.452	36.9%	27.6%	1.340
	2010	1,347,863	1,208,935	1,984,110	147.2%	360,146	403,564	405,248	112.5%	1.308	41.8%	29.0%	1.442
	2011	1,356,259	1,056,555	2,108,229	155.4%	320,378	413,446	413,401	129.0%	1.205	46.4%	30.4%	1.529
	2012	1,561,013	1,635,100	1,640,562	105.1%	285,046	422,102	419,557	147.2%	0.714	48.9%	31.7%	1.543
	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	53.1%	32.9%	1.613
	2014	1,413,817	2,727,426	2,570,509	181.8%	220,618	429,509	410,175	185.9%	0.978	57.3%	34.1%	1.680
	2015	1,310,336	2,880,273	2,671,770	203.9%	191,844	427,955	404,669	210.9%	0.967	61.3%	35.1%	1.744
	2016	1,206,853	2,859,367	2,740,371	227.1%	165,897	424,504	399,330	240.7%	0.943	65.2%	36.1%	1.804
	2017	1,105,028	2,882,215	2,783,560	251.9%	142,657	419,305	390,977	274.1%	0.919	68.9%	37.0%	1.860
	2018	1,006,832	2,889,283	2,804,086	278.5%	121,975	411,425	376,544	308.7%	0.902	72.5%	37.9%	1.913
	2019	912,721	2,901,308	2,805,409	307.4%	103,667	400,532	360,155	347.4%	0.885	75.8%	38.6%	1.964
	2020	823,091	2,908,033	2,791,155	339.1%	87,573	387,389	343,937	392.7%	0.863	79.1%	39.3%	2.013
	2021	738,286	2,903,881	2,768,040	374.9%	73,521	372,761	327,555	445.5%	0.842	82.1%	39.9%	2.059
	2022	658,588	2,886,497	2,726,765	414.0%	61,326	356,824	309,473	504.6%	0.820	85.0%	40.4%	2.103
	2023	584,210	2,854,105	2,666,520	456.4%	50,819	339,238	287,984	566.7%	0.805	87.6%	40.9%	2.145
	2024	515,289	2,807,399	2,597,164	504.0%	41,841	320,017	266,034	635.8%	0.793	90.1%	41.3%	2.185
	2025	451,886	2,749,319	2,520,309	557.7%	34,243	299,746	244,372	713.6%	0.782	92.5%	41.6%	2.223
	2026	393,984	2,679,810	2,427,884	616.2%	27,846	278,899	222,829	800.2%	0.770	94.6%	41.9%	2.258
	2027	341,494	2,596,005	2,311,148	676.8%	22,498	257,748	201,328	894.9%	0.756	96.6%	42.1%	2.291
	2028	294,260	2,497,443	2,184,292	742.3%	18,055	236,483	180,019	997.0%	0.745	98.3%	42.3%	2.322
	2029	252,067	2,385,853	2,048,156	812.5%	14,393	215,485	160,072	1112.1%	0.731	99.9%	42.5%	2.350
	2030	214,654	2,262,661	1,906,191	888.0%	11,389	195,216	141,823	1245.2%	0.713	101.3%	42.7%	2.375
	2031	181,720	2,130,137	1,761,291	969.2%	8,944	176,003	125,145	1399.1%	0.693	102.6%	42.8%	2.398
	2032	152,938	1,991,838	1,621,197	1060.0%	6,974	157,947	109,487	1569.9%	0.675	103.7%	42.9%	2.419
	2033	127,963	1,853,184	1,492,767	1166.6%	5,401	140,975	94,605	1751.6%	0.666	104.7%	42.9%	2.437
	2034	106,440	1,717,253	1,370,978	1288.0%	4,158	125,098	81,061	1949.3%	0.661	105.5%	43.0%	2.454
	2035	88,019	1,584,798	1,249,337	1419.4%	3,186	110,395	68,917	2163.3%	0.656	106.3%	43.1%	2.469
	2036	72,358	1,455,976	1,131,038	1563.1%	2,421	96,875	57,950	2393.8%	0.653	106.9%	43.1%	2.482
	2037	59,130	1,330,319	1,011,691	1711.0%	1,825	84,508	48,130	2637.6%	0.649	107.5%	43.1%	2.493
	2038	48,030	1,206,896	893,482	1860.3%	1,366	73,281	39,509	2892.0%	0.643	108.0%	43.1%	2.503
	2039	38,777	1,086,720	783,560	2020.7%	1,013	63,186	32,131	3170.3%	0.637	108.4%	43.2%	2.511
	2040	31,114	972,017	685,940	2204.6%	743	54,198	25,863	3482.7%	0.633	108.7%	43.2%	2.518
	2041	24,811	865,364	602,750	2429.4%	536	46,258	20,567	3836.5%	0.633	109.0%	43.2%	2.524
	2042	19,660	767,761	528,604	2688.8%	381	39,295	16,119	4228.6%	0.636	109.3%	43.2%	2.530
	2043	15,479	679,087	461,973	2984.6%	266	33,220	12,401	4662.4%	0.640	109.5%	43.2%	2.534
	2044	12,107	598,946	401,826	3319.0%	181	27,939	9,328	5144.4%	0.645	109.6%	43.2%	2.538
	2045	9,405	526,233	345,264	3671.1%	121	23,376	6,878	5696.9%	0.644	109.8%	43.2%	2.541
	2046	7,252	459,854	292,681	4035.6%	79	19,476	5,023	6330.0%	0.638	109.9%	43.2%	2.544
	2047	5,548	398,800	244,158	4400.9%	52	16,194	3,702	7061.4%	0.623	110.0%	43.2%	2.546
	2048	4,206	342,933	201,753	4796.3%	35	13,465	2,716	7861.1%	0.610	110.1%	43.2%	2.547
	2049	3,158	292,158	164,213	5200.3%	22	11,198	1,927	8689.2%	0.598	110.1%	43.2%	2.549
	2050	2,345	246,311	131,134	5593.2%	14	9,303	1,299	9511.0%	0.588	110.2%	43.2%	2.550
	2051	1,720	205,456	103,685	6028.6%	8	7,705	792	10346.7%	0.583	110.2%	43.2%	2.550
	2052	1,246	169,566	80,606	6471.0%	4	6,348	404	11234.6%	0.576	110.2%	43.2%	2.551
TOTALS		22,643,478	9,889,562	13,606,556	60.1%	11,494,048	4,344,448	4,887,448	42.5%	1.413	48.9%	31.7%	1.543
Past		14,753,056	69,801,813	61,330,192	415.7%	1,680,216	7,537,166	6,207,955	369.5%	1.125	331.4%	293.6%	1.129
Future		37,396,534	79,691,375	74,936,747	200.4%	13,174,264	11,881,614	11,095,403	84.2%	2.379	110.2%	43.2%	2.551
Lifetime													

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

**Attachment 10**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience**  
**Actual to Expected Experience Projections by Calendar Year with 28.7% Increase**  
**LTC3+ Comprehensive Policy Forms**

	Calendar Year	Actual Experience				Expected Pricing Experience				I = D / H	Cumulative Loss Ratio		
		A Earned Premium	B Paid Claims	C Incurred Claims	D = C / A Loss Ratio	E Earned Premium	F Paid Claims	G Incurred Claims	H = G / E Loss Ratio		J Actual at Pricing* (on Col D)	K Expected at 7.5% (on Col H)	L = J / K Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,099	1.0%	837,094	16,358	45,596	5.4%	0.181	0.7%	5.0%	0.131
	1997	1,348,656	5,082	1,880	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	260,974	19.8%	1,025,475	71,269	125,368	12.2%	1.621	6.3%	7.8%	0.817
	1999	1,292,510	81,425	527,770	40.8%	929,096	107,230	163,242	17.6%	2.324	14.0%	9.6%	1.455
	2000	1,277,230	92,568	283,196	22.2%	857,848	144,746	201,292	23.5%	0.945	15.4%	11.5%	1.335
	2001	1,257,728	240,030	656,406	52.2%	799,160	182,889	239,682	30.0%	1.740	20.4%	13.5%	1.514
	2002	1,235,797	436,805	464,646	37.6%	742,673	220,884	275,930	37.2%	1.012	22.3%	15.5%	1.443
	2003	1,214,614	526,616	236,777	19.5%	686,315	256,228	301,641	44.0%	0.444	22.1%	17.4%	1.268
	2004	1,194,919	498,872	680,583	57.0%	631,707	286,487	320,995	50.8%	1.121	24.9%	19.3%	1.294
Projected Future Experience	2005	1,197,409	447,683	933,505	78.0%	580,240	312,234	340,588	58.7%	1.328	28.7%	21.0%	1.365
	2006	1,422,987	489,069	340,367	23.9%	531,626	335,612	361,761	68.0%	0.352	28.3%	22.7%	1.246
	2007	1,451,750	285,709	836,224	57.6%	486,333	357,974	381,977	78.5%	0.733	30.3%	24.4%	1.239
	2008	1,421,142	1,456,517	657,421	46.3%	442,075	377,338	391,158	88.5%	0.523	31.2%	26.0%	1.198
	2009	1,377,794	1,388,961	1,984,806	144.1%	400,179	392,054	396,950	99.2%	1.452	36.9%	27.6%	1.340
	2010	1,347,863	1,208,935	1,984,110	147.2%	360,146	403,564	405,248	112.5%	1.308	41.8%	29.0%	1.442
	2011	1,356,259	1,056,555	2,108,229	155.4%	320,378	413,446	413,401	129.0%	1.205	46.4%	30.4%	1.529
	2012	1,561,013	1,635,100	1,640,562	105.1%	285,046	422,102	419,557	147.2%	0.714	48.9%	31.7%	1.543
	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	53.1%	32.9%	1.613
	2014	1,544,653	2,719,941	2,538,683	164.4%	220,618	429,509	410,175	185.9%	0.884	57.0%	34.1%	1.673
	2015	1,621,623	2,850,912	2,594,239	160.0%	191,844	427,955	404,669	210.9%	0.758	60.5%	35.1%	1.721
	2016	1,493,556	2,806,842	2,660,849	178.2%	165,897	424,504	399,330	240.7%	0.740	63.8%	36.1%	1.767
	2017	1,367,541	2,815,019	2,702,784	197.6%	142,657	419,305	390,977	274.1%	0.721	67.1%	37.0%	1.811
	2018	1,246,018	2,813,688	2,722,714	218.5%	121,975	411,425	376,544	308.7%	0.708	70.2%	37.9%	1.854
	2019	1,129,549	2,821,379	2,723,999	241.2%	103,667	400,532	360,155	347.4%	0.694	73.2%	38.6%	1.895
	2020	1,018,626	2,826,065	2,710,159	266.1%	87,573	387,389	343,937	392.7%	0.677	76.0%	39.3%	1.935
	2021	913,675	2,821,219	2,687,715	294.2%	73,521	372,761	327,555	445.5%	0.660	78.7%	39.9%	1.974
	2022	815,044	2,803,816	2,647,638	324.8%	61,326	356,824	309,473	504.6%	0.644	81.2%	40.4%	2.011
	2023	722,996	2,772,025	2,589,141	358.1%	50,819	339,238	287,984	566.7%	0.632	83.6%	40.9%	2.047
	2024	637,702	2,726,449	2,521,798	395.5%	41,841	320,017	266,034	635.8%	0.622	85.9%	41.3%	2.081
	2025	559,237	2,669,903	2,447,173	437.6%	34,243	299,746	244,372	713.6%	0.613	88.0%	41.6%	2.114
	2026	487,580	2,602,307	2,357,430	483.5%	27,846	278,899	222,829	800.2%	0.604	89.9%	41.9%	2.146
	2027	422,620	2,520,861	2,244,081	531.0%	22,498	257,748	201,328	894.9%	0.593	91.7%	42.1%	2.175
	2028	364,165	2,425,106	2,120,907	582.4%	18,055	236,483	180,019	997.0%	0.584	93.3%	42.3%	2.202
	2029	311,949	2,316,715	1,988,721	637.5%	14,393	215,485	160,072	1112.1%	0.573	94.7%	42.5%	2.227
	2030	265,648	2,197,069	1,850,875	696.7%	11,389	195,216	141,823	1245.2%	0.560	96.0%	42.7%	2.250
	2031	224,890	2,068,369	1,710,180	760.5%	8,944	176,003	125,145	1399.1%	0.544	97.1%	42.8%	2.271
	2032	189,271	1,934,068	1,574,152	831.7%	6,974	157,947	109,487	1569.9%	0.530	98.1%	42.9%	2.289
	2033	158,362	1,799,426	1,449,449	915.3%	5,401	140,975	94,605	1751.6%	0.523	99.0%	42.9%	2.306
	2034	131,727	1,667,432	1,331,194	1010.6%	4,158	125,098	81,061	1949.3%	0.518	99.8%	43.0%	2.321
	2035	108,929	1,538,816	1,213,083	1113.6%	3,186	110,395	68,917	2163.3%	0.515	100.5%	43.1%	2.335
	2036	89,548	1,413,730	1,098,217	1226.4%	2,421	96,875	57,950	2393.8%	0.512	101.1%	43.1%	2.347
	2037	73,177	1,291,718	982,333	1342.4%	1,825	84,508	48,130	2637.6%	0.509	101.6%	43.1%	2.357
	2038	59,440	1,171,875	867,554	1459.5%	1,366	73,281	39,509	2892.0%	0.505	102.1%	43.1%	2.366
	2039	47,989	1,055,186	760,822	1585.4%	1,013	63,186	32,131	3170.3%	0.500	102.5%	43.2%	2.374
	2040	38,506	943,810	666,035	1729.7%	743	54,198	25,863	3482.7%	0.497	102.8%	43.2%	2.380
	2041	30,705	840,252	585,259	1906.1%	536	46,258	20,567	3836.5%	0.497	103.0%	43.2%	2.386
	2042	24,330	745,481	513,265	2109.6%	381	39,295	16,119	4228.6%	0.499	103.3%	43.2%	2.391
	2043	19,156	659,381	448,568	2341.7%	266	33,220	12,401	4662.4%	0.502	103.5%	43.2%	2.395
	2044	14,983	581,565	390,165	2604.0%	181	27,939	9,328	5144.4%	0.506	103.6%	43.2%	2.398
	2045	11,639	510,963	335,245	2880.4%	121	23,376	6,878	5696.9%	0.506	103.7%	43.2%	2.401
	2046	8,975	446,509	284,188	3166.3%	79	19,476	5,023	6330.0%	0.500	103.9%	43.2%	2.404
	2047	6,866	387,227	237,073	3452.9%	52	16,194	3,702	7061.4%	0.489	103.9%	43.2%	2.406
	2048	5,206	332,982	195,898	3763.1%	35	13,465	2,716	7861.1%	0.479	104.0%	43.2%	2.407
	2049	3,908	283,680	159,448	4080.1%	22	11,198	1,927	8689.2%	0.470	104.1%	43.2%	2.408
	2050	2,901	239,164	127,328	4388.4%	14	9,303	1,299	9511.0%	0.461	104.1%	43.2%	2.409
	2051	2,128	199,494	100,676	4730.0%	8	7,705	792	10346.7%	0.457	104.1%	43.2%	2.410
	2052	1,542	164,645	78,267	5077.1%	4	6,348	404	11234.6%	0.452	104.2%	43.2%	2.410
TOTALS		22,643,478	9,889,562	13,606,556	60.1%	11,494,048	4,344,448	4,887,448	42.5%	1.413	48.9%	31.7%	1.543
Past		17,692,594	68,034,420	59,664,240	337.2%	1,680,216	7,537,166	6,207,955	369.5%	0.913	272.2%	293.6%	0.927
Future		40,336,072	77,923,982	73,270,796	181.7%	13,174,264	11,881,614	11,095,403	84.2%	2.157	104.2%	43.2%	2.410
Lifetime													

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



[company\_logo]

[company\_name\_short]  
[company\_address1]  
[company\_address2]  
[company\_city\_state]

[mailing\_name]  
[mailing\_address1]  
[mailing\_address2]  
[mailing\_address3]  
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# Long Term Care Insurance

[Masthead subtitle]  
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from [company\_name\_long]  
[company copyright]

[Insured[s]]  
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[Insured\_name2]

[Agent]  
[servicing\_agent\_name]  
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[servicing\_agent\_address3]  
[servicing\_agent\_address4]  
[servicing\_agent\_address5]  
[servicing\_agent\_address6]

[Policy] number  
[policy\_number]

Customer service  
[company\_phone]  
[company\_hours1]  
[company\_hours2]  
Fax: [company\_fax]  
[company\_website]

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

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

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

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

## About the premium increase

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

## Effect on your premium rate

[~~if not phased~~]

The [monthly ~~or~~ quarterly ~~or~~ semiannual ~~or~~ annual] premium for your long term care insurance policy is scheduled to increase from \$[current premium] to \$[new premium] on your next Billing Anniversary Date, which is [mm/dd/yyyy]. This amount represents a [Z%] increase in premium for your policy. ]

[~~if phased~~]

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

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

<if phased and no CPI>

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

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

<if phased with CPI>

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

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

## What are my options?

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

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

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

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

[<if NFO Rider on Policy>

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

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

[<if CNF>

3. **You may select a Contingent Nonforfeiture Benefit Endorsement.** This premium increase qualifies you to receive a Contingent Nonforfeiture benefit. This Endorsement allows you to reduce your policy benefit by converting your coverage to a paid-up status with a shortened benefit period and reduced benefit plan. A policy lapse at any time during the 120-day period following the due date of the premium increase will be deemed as the election of this Endorsement.

**Please note:** Your election of this endorsement could significantly reduce the policy benefit. Please review the enclosed Contingent Nonforfeiture Benefit Endorsement for more detailed information prior to making this election.]

[<if Optional Limited Benefit>

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

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

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

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc\_name1]  
[cc\_name2]]

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

## Frequently Asked Questions

**Q: Why are rates increasing?**

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

**Q: The letter states that you “reserve the right to change premiums and it is possible that your premium will increase again in the future.” What does this mean?**

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

[< if Phased >

**Q: Why is my premium increase being phased in over several years?**

A: In accordance with the requirements of the state where your policy was issued for delivery, the increase is being phased-in over the period of years indicated in the letter.]

**Q: But, I've never filed a claim. Why am I getting a rate increase?**

A: Premiums are increasing for all policies in your policy class (i.e., all policies that are similar to your policy) and are not increasing due to a change in your age, health or claim activity.

**Q: I am currently on claim. Am I affected by this rate increase?**

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

[< if CNF available >

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

A: With this premium increase you may have the option of choosing from several reduced benefit options in order to maintain approximately the same premium level. If your premium payment mode is more frequent than annual, consider changing your premium mode to annual. Additionally, you are eligible for a Contingent Nonforfeiture Benefit. Please refer to the enclosed Contingent Nonforfeiture Benefit Endorsement for specific information about this benefit. We encourage you to contact us, your insurance agent, or your financial advisor to evaluate your particular situation in order to help you select the option that you believe is best suited to your individual needs.

**Q: What is a Contingent Nonforfeiture Benefit Endorsement?**

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

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

**[<If NFO is available>**

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

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

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

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

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

**[<If Optional Limited Benefit is available>**

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

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

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

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

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

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

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

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

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

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

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

Review Requirements Checklist  
RATE REVISIONS

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

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



Review Requirements Checklist  
RATE REVISIONS

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

Review Requirements Checklist  
RATE REVISIONS

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



Review Requirements Checklist  
RATE REVISIONS


REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-130 B	<p>For proposed rate changes, an actuarial certificate by a qualified actuary that the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows:</p> <ol style="list-style-type: none"> <li>1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing;</li> <li>2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratio all exceed the applicable ratio;</li> <li>3. The filing was prepared based on the current standards or practices as promulgated by the Actuarial Standards Board including the data quality standard of practice as described at: <a href="http://www.actuary.org">www.actuary.org</a>;</li> <li>4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and</li> <li>5. The premiums are reasonable in relation to the benefits provided.</li> </ol>
Change in the Rating Structure or Methodology of a Medicare Supplement Form	14 VAC 5-170-130 D 3	<p>A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of this subsection unless the issuer complies with the following requirements:</p> <ol style="list-style-type: none"> <li>a. The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates.</li> <li>b. The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change.</li> </ol>

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

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

Review Requirements Checklist  
RATE REVISIONS

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

Signed: 

Name (please print): Amy Pahl

Company Name: Milliman, Inc.

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

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

## MetLife Insurance Company USA

PO Box 40006  
Lynchburg, VA 24506

March 26, 2015

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

RE: MetLife Insurance Company USA ("MetLife USA")  
Company NAIC # 87726  
MILL-129963431

Dear Commissioner Cunningham:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of MetLife USA with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between the MetLife USA and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife USA long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife USA hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Bureau, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at [treilly1@metlife.com](mailto:treilly1@metlife.com), or by telephone at 860-656-3813.

Sincerely,



Karen A. Johnson  
Vice President  
MetLife Insurance Company USA

**MetLife Insurance Company USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Appendix for the LTC3+ Comprehensive Product**

**March 2015**

<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

**1. Purpose of Filing**

This appendix has been prepared for the purpose of providing additional information that the Bureau has indicated it will need to complete its review of this rate filing. The additional items (stated in italics) have been assembled based on correspondence with the Bureau relating to a prior filing, SERFF tracking number MILL-129257048, that was withdrawn on February 13, 2015. Items in this appendix are addressed in the chronological order in which they were received. The appendix is provided to expedite the review process and may not be appropriate for other purposes.

**2. Additional Information Requested in the Bureau's July 1, 2014 Letter (stated in italics)**

1. *The Actuarial Memorandum states that pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The regulation states under Item A 2:*

*Present values shall be taken over the entire period for which the revised rates are computed to provide coverage. Accumulated benefits and premiums shall include an explicit estimate of benefits and premiums from the last accounting date to the effective date of the revision. Interest, at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of this loss ratio.*

*Based on our interpretation, the company should be using the original pricing interest rate of 7.5% used in the determination of premiums. This appears to be the interest rate used in the previous rate filing. As a result, all exhibits and projections should be revised using the original interest rate.*

Attachments 1 through 11 to this appendix provide revised exhibits and attachments from those provided with the actuarial memorandum and supplement to the actuarial memorandum. The attachments have been updated to use the original pricing interest rate assumption of 7.5%. The table below provides a listing of the attachments to this appendix and identifies the exhibit or attachment from the actuarial memorandum or supplement to the actuarial memorandum to which each corresponds.

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**Appendix for the LTC3+ Comprehensive Product**

**March 2015**

Appendix Attachment	Actuarial Memorandum or Supplement to the Actuarial Memorandum Exhibit/Attachment
Attachment 1	Exhibit I
Attachment 2	Exhibit II
Attachment 3	Exhibit III
Attachment 4	Exhibit IV
Attachment 5	Attachment 2
Attachment 6	Attachment 4
Attachment 7	Attachment 5
Attachment 8	Attachment 6
Attachment 9	Attachment 7
Attachment 10	Attachment 9
Attachment 11	Attachment 10

2. *Please review the attached NAICs Executive/Plenary bulletin adopted on December 18, 2013. Although Virginia has not yet adopted this, because there is so much national attention on long term care regulation, we have now added this to our review process. Is this filing consistent or not with its recommendations? Please provide details that support your response.*

All applicable sections of the provided NAIC bulletin are addressed below.

*Since this filing applies to pre-stability business, please be sure to include a response to the following:*

*a) If a single rate increase of the requested amount is approved, is the insurer agreeable to not implement future rate increase for three years from the date of implementation?*

Yes, if a single rate increase of the requested amount is approved, the company agrees to guarantee the rate level for a three year period following the implementation of the fully requested rate increase.

*b) In lieu of a single increase, the Bureau may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current increase filing. For pre-rate stability forms, approval of the increase may require a three year monitoring provision similar to that currently applicable to post-rate stabilization increases. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required to include contingent benefit upon lapse at the time of each scheduled increase.*

The company understands these requirements and agrees. It will provide each policyholder,

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who does not have a nonforfeiture benefit as part of their policy, an Optional Limited Benefit Endorsement, which provides a paid up benefit similar to that of the NAIC CBUL benefit, at the notification of the rate increase.

Concurrent with this filing, the company is submitting the endorsement to the Bureau for approval under the SERFF tracking number MILL-129914690. A copy of the optional limited benefit endorsement is enclosed with this appendix.

*c) The Bureau will require the implementation of the contingent benefit upon lapse as outlined in the bulletin. Please confirm the company is willing to comply with this by providing the benefit:*

- 1) For a block of business for which the contingent benefit upon lapse is not required for pre-rate-stability policies; and*
- 2) Without reference to the table of trigger percentages for policies that have reached their 20th duration; and for policies that have not reached that point, any percentage value in excess of 100% will be reduced to 100%.*

Yes, the company is willing to comply with this requirement. As part of this rate increase request the company is making a limited nonforfeiture option available to all policyholders who do not have a nonforfeiture benefit as part of their policy. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. This benefit will be available without reference to the table trigger percentages. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

As stated above, a copy of the endorsement providing the limited nonforfeiture option is enclosed with this appendix.

*d) The policyholder letter will clearly disclose the following:*

- 1) the amount of the premium rate requested and implementation schedule*
- 2) available benefit reduction/rate increase mitigation actions*
- 3) clear disclosure addressing the guaranteed renewable nature of the policy and that insured should understand that there may be future rate increases*
- 4) offer of contingent benefit upon lapse*

All of the required items listed above are disclosed in the policyholder notification letter enclosed with the supplement to the actuarial memorandum.

*In addition, the management of the Bureau of Insurance (BOI) has also provided direction that policyholder letters include an explanation for the rate increase in consumer friendly language including the driving factors contributing to the increase. Stating that based on the company's analysis a premium increase is necessary is not sufficient.*

The Frequently Asked Questions document enclosed with the supplement to the actuarial memorandum provides the information required by this request.

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*The management also prefers that any reference to laws and regulations of the state be expanded to state the Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was compliant, the increase was approved or words of similar import.*

The policyholder notification letter enclosed with the supplement to the actuarial memorandum complies with this request.

*e) Compliance with the New Loss Ratio Standards*

Attachment 12 to this appendix provides a demonstration that the requested rate increase meets the new loss ratio standards as described in the NAICs Executive/Plenary bulletin. This attachment shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the historical earned premium times 60%,
2. Present value of future projected earned premium without the requested rate increase, times 60%, and
3. Present value of future projected earned premium with the requested rate increase in excess of the future projected earned premium without the requested rate increase, times 80%.

As required by the NAICs Executive/Plenary bulletin, present and accumulated values in Attachment 12 are determined at the maximum valuation interest rate, which varies by issue year from 4.5% to 5.5%

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

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

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

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

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

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

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

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

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

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

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

$j$  = year of incurral

$v$  = discount rate =  $(1 / (1 + \text{interest rate}))$

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

- 2. Please explain the difference between the Active Life Reserves balance shown in Attachment 6 of [this appendix] (\$7,406,113) and that shown in [Attachment 4 of the supplement to the actuarial memorandum] (\$8,105,826).*

The active life reserve balance differs because the interest rate used in the calculation was updated from 5.85% to 7.5%, as described above.

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



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The premiums with the requested 28.7% rate increase for years 2016 and beyond in Attachment 1 of this appendix differ from the corresponding premiums in Attachment 7 of this appendix due to the effects of 1) shock lapse, 2) benefit reduction options, and 3) a premium restatement (to a level similar to that approved in Virginia on a nationwide basis). Table 1 below summarizes the differences between Attachments 1 and 7 of this appendix.

**Table 1**  
**Summary of Differences in this Appendix**

<b>Item</b>	<b>Attachment 1</b>	<b>Attachment 7</b>
(a) Proposed rate increase	28.7%	28.7%
(b) Effect of shock lapse	1.0% reduction in premium	None
(c) Effect of benefit reduction	2.9% reduction in premium	None
(d) Historical rate increase	79.0%, <i>similar</i> to that approved in VA	72.9% <i>as approved</i> in VA
(e) = (1+a) x (1-b) x (1-c) x (1+d) - 1 Resulting rate level compared to original	121.5%	122.5%

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

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

Attachment 8 to the supplement to the actuarial memorandum reflects the current status of the filings as of March 23, 2015.

2. *Please update the financial projections (particularly Attachments 1,2,6,7,8,12 of [this appendix]) to a more recent projection date, such as 6/30/2014 or at least 12/31/2013.*

Attachments 13 through 18 to this appendix are revisions of select attachments to this appendix. Attachments 13 through 18 have been updated to reflect experience through December 31, 2013. The table below provides a listing of corresponding attachments to this appendix.

<b>Appendix Attachment with experience through December 31, 2013</b>	<b>Appendix Attachment</b>
Attachment 13	Attachment 1
Attachment 14	Attachment 2
Attachment 15	Attachment 6
Attachment 16	Attachment 7
Attachment 17	Attachment 8
Attachment 18	Attachment 12

The company acknowledges that the requested rate increase results in lifetime loss ratios in Attachments 16 and 17 that are below the 60% minimum requirement. The company believes

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**Appendix for the LTC3+ Comprehensive Product**

**March 2015**

that it has taken appropriate and timely action in response to the mispricing of this product, and it should be allowed a larger increase now due to the Bureau not approving a previous rate increase for the full amount requested.

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

3. *Please provide a loss ratio projection similar to Attachments 10-11 of [this appendix], but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward with the original pricing assumptions for interest, mortality, morbidity and persistency in the future and assuming the future premiums are paid based on the original premium scale with no increases in the Expected Pricing Experience columns E-H. Again, please utilize a more recent projection date as in the previous item.*

Attachments 19 and 20 to this appendix provide projections similar to Attachments 10 and 11 of this appendix except that the expected values (columns E through H) have been updated to reflect actual historical experience through December 31, 2013 and the policyholders in force as of December 31, 2013. As requested, the original premium scale with no increases and original pricing assumptions are being used to project future experience in columns E through H of Attachments 19 and 20.

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

**MetLife Insurance Company USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Appendix for the LTC3+ Comprehensive Product**

**March 2015**

**5. Summary of Attachments and Enclosures**

- Attachment 1: Nationwide Experience Projections
  - Attachment 2: Virginia-Specific Experience Projections
  - Attachment 3: Nationwide Loss Ratio History with Active Life Reserves
  - Attachment 4: Virginia-Specific Loss Ratio History with Active Life Reserves
  - Attachment 5: Nationwide Breakdown of Incurred Claims
  - Attachment 6: Anticipated Loss Ratio
  - Attachment 7: Nationwide Restated Experience Projections
  - Attachment 8: Virginia-Specific Restated Experience Projections
  - Attachment 9: Nationwide Experience Projections with Lost Premium
  - Attachment 10: Nationwide A:E Experience by Calendar Year
  - Attachment 11: Virginia-Specific A:E Experience by Calendar Year
  - Attachment 12: Nationwide 60%/80% Loss Ratio Test
  - Attachment 13: Nationwide Experience Projections (experience through December 31, 2013)
  - Attachment 14: Virginia-Specific Experience Projections (experience through December 31, 2013)
  - Attachment 15: Anticipated Loss Ratio (experience through December 31, 2013)
  - Attachment 16: Nationwide Restated Experience Projections (experience through December 31, 2013)
  - Attachment 17: Virginia-Specific Restated Experience Projections (experience through December 31, 2013)
  - Attachment 18: Nationwide 60%/80% Loss Ratio Test (experience through December 31, 2013)
  - Attachment 19: Nationwide A:E Experience by Calendar Year (experience through December 31, 2013)
  - Attachment 20: Virginia-Specific A:E Experience by Calendar Year (experience through December 31, 2013)
- Enclosures: MICC OLB 03242015 VA.pdf  
MetLife Insurance Company USA Amendment.pdf









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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	117	0	204	174.5%
1994	1,419,892	0	475,768	33.5%
1995	13,152,045	534,436	3,477,455	30.5%
1996	37,034,766	1,719,950	15,042,583	45.3%
1997	57,327,246	8,898,561	32,174,962	71.6%
1998	59,124,071	7,888,234	38,316,382	78.1%
1999	59,377,893	11,851,573	40,067,187	87.4%
2000	58,204,912	16,164,987	40,833,354	97.9%
2001	57,586,942	21,002,978	40,620,070	107.0%
2002	56,932,492	23,816,251	40,176,075	112.4%
2003	56,044,944	27,666,614	40,715,512	122.0%
2004	63,263,529	35,011,490	38,522,800	116.2%
2005	72,440,418	37,018,349	37,110,133	102.3%
2006	70,334,953	41,461,707	36,798,793	111.3%
2007	69,143,167	48,897,443	36,598,322	123.7%
2008	67,751,293	62,924,327	35,925,351	145.9%
2009	66,186,623	67,490,628	33,765,323	153.0%
2010	71,346,710	76,797,764	31,344,937	151.6%
2011	77,471,434	82,708,203	24,085,981	137.8%
2012	75,078,147	86,020,079	28,241,723	152.2%
Total	1,089,221,593	657,873,575	594,292,916	115.0%



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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	0	0	0	0.0%
1994	45,840	0	19,246	42.0%
1995	400,019	0	110,606	27.7%
1996	923,209	9,077	440,428	48.7%
1997	1,348,656	1,878	770,032	57.2%
1998	1,316,741	251,294	870,994	85.2%
1999	1,292,510	485,735	908,641	107.9%
2000	1,277,230	278,658	907,535	92.9%
2001	1,257,728	620,449	941,180	124.2%
2002	1,235,797	450,639	938,240	112.4%
2003	1,214,614	231,068	987,599	100.3%
2004	1,194,919	636,341	982,264	135.5%
2005	1,197,409	893,487	928,051	152.1%
2006	1,422,987	327,844	881,590	85.0%
2007	1,451,750	809,260	925,731	119.5%
2008	1,421,142	634,097	932,680	110.2%
2009	1,377,794	1,917,819	976,179	210.0%
2010	1,347,863	1,931,608	1,002,239	217.7%
2011	1,356,259	2,073,894	937,465	222.0%
2012	1,561,013	1,628,424	802,770	155.7%
Total	22,643,478	13,181,570	15,263,472	125.6%

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

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1993	0	0	0	0	
1994	0	0	0	0	
1995	534,436	534,436	0	0	
1996	1,719,950	1,719,470	0	480	
1997	8,898,561	8,845,472	0	53,089	
1998	7,888,234	7,868,984	0	19,251	
1999	11,851,573	11,809,422	0	42,151	
2000	16,164,987	16,054,744	0	110,243	
2001	21,002,978	20,878,875	0	124,102	
2002	23,816,251	23,376,747	0	439,504	
2003	27,666,614	27,303,730	0	362,884	
2004	35,011,490	34,080,605	0	930,885	
2005	37,018,349	35,087,125	0	1,931,224	
2006	41,461,707	38,938,201	0	2,523,506	
2007	48,897,443	44,218,094	0	4,679,349	
2008	62,924,327	52,870,855	0	10,053,472	
2009	67,490,628	48,865,601	0	18,625,027	
2010	76,797,764	43,512,547	1,442,505	31,842,711	
2011	82,708,203	27,745,788	6,189,352	48,773,062	
2012	86,020,079	7,230,642	32,552,069	46,237,368	594,292,916
Total	657,873,575	450,941,340	40,183,926	166,748,309	594,292,916

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

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

**Nationwide Experience**  
**With No Increase**

<b>1</b>	Present Value of Future Claims:	1,124,884,697
<b>2</b>	Active Life Reserves at 12/31/2012:	594,292,916
<b>3</b>	Present Value of Future Premium:	434,051,587
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>122.2%</b>

**Nationwide Experience**  
**With 28.7% Increase**

<b>1</b>	Present Value of Future Claims:	1,096,930,928
<b>2</b>	Active Life Reserves at 12/31/2012:	594,292,916
<b>3</b>	Present Value of Future Premium:	511,814,960
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>98.2%</b>

**Virginia-Specific Experience**  
**With No Increase**

<b>1</b>	Present Value of Future Claims:	28,974,863
<b>2</b>	Active Life Reserves at 12/31/2012:	15,263,472
<b>3</b>	Present Value of Future Premium:	9,403,026
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>145.8%</b>

**Virginia-Specific Experience**  
**With 28.7% Increase**

<b>1</b>	Present Value of Future Claims:	28,240,904
<b>2</b>	Active Life Reserves at 12/31/2012:	15,263,472
<b>3</b>	Present Value of Future Premium:	11,105,468
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>116.9%</b>

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













**Attachment 11**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience**  
**Actual to Expected Experience Projections by Calendar Year with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	Calendar Year	Actual Experience				Expected Pricing Experience				I = D / H	Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E		J	K	L = J / K
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,077	1.0%	837,094	16,358	45,596	5.4%	0.181	0.6%	5.0%	0.130
	1997	1,348,656	5,082	1,878	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	251,294	19.1%	1,025,475	71,269	125,368	12.2%	1.561	6.0%	7.8%	0.775
	1999	1,292,510	81,425	485,735	37.6%	929,096	107,230	163,242	17.6%	2.139	12.8%	9.6%	1.334
	2000	1,277,230	92,568	278,658	21.8%	857,848	144,746	201,292	23.5%	0.930	14.3%	11.5%	1.241
	2001	1,257,728	240,030	620,449	49.3%	799,160	182,889	239,682	30.0%	1.645	18.9%	13.5%	1.401
	2002	1,235,797	436,805	450,639	36.5%	742,673	220,884	275,930	37.2%	0.981	20.8%	15.5%	1.341
	2003	1,214,614	526,616	231,068	19.0%	686,315	256,228	301,641	44.0%	0.433	20.6%	17.4%	1.183
	2004	1,194,919	498,872	636,341	53.3%	631,707	286,487	320,995	50.8%	1.048	23.1%	19.3%	1.199
Projected Future Experience	2005	1,197,409	447,683	893,487	74.8%	580,240	312,234	340,588	58.7%	1.271	26.5%	21.0%	1.259
	2006	1,422,987	489,069	327,844	23.0%	531,626	335,612	361,761	68.0%	0.339	26.2%	22.7%	1.153
	2007	1,451,750	285,709	809,260	55.7%	486,333	357,974	381,977	78.5%	0.710	28.0%	24.4%	1.146
	2008	1,421,142	1,456,517	634,097	44.6%	442,075	377,338	391,158	88.5%	0.504	28.9%	26.0%	1.109
	2009	1,377,794	1,388,961	1,917,819	139.2%	400,179	392,054	396,950	99.2%	1.403	33.8%	27.6%	1.228
	2010	1,347,863	1,208,935	1,931,608	143.3%	360,146	403,564	405,248	112.5%	1.274	38.1%	29.0%	1.315
	2011	1,356,259	1,056,555	2,073,894	152.9%	320,378	413,446	413,401	129.0%	1.185	42.2%	30.4%	1.389
	2012	1,561,013	1,635,100	1,628,424	104.3%	285,046	422,102	419,557	147.2%	0.709	44.5%	31.7%	1.403
	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	48.2%	32.9%	1.464
	2014	1,413,817	2,727,426	2,570,509	181.8%	220,618	429,509	410,175	185.9%	0.978	51.8%	34.1%	1.520
	2015	1,310,336	2,880,273	2,671,770	203.9%	191,844	427,955	404,669	210.9%	0.967	55.3%	35.1%	1.573
	2016	1,206,853	2,859,367	2,740,371	227.1%	165,897	424,504	399,330	240.7%	0.943	58.6%	36.1%	1.621
	2017	1,105,028	2,882,215	2,783,560	251.9%	142,657	419,305	390,977	274.1%	0.919	61.7%	37.0%	1.665
	2018	1,006,832	2,889,283	2,804,086	278.5%	121,975	411,425	376,544	308.7%	0.902	64.6%	37.9%	1.705
	2019	912,721	2,901,308	2,805,409	307.4%	103,667	400,532	360,155	347.4%	0.885	67.3%	38.6%	1.742
	2020	823,091	2,908,033	2,791,155	339.1%	87,573	387,389	343,937	392.7%	0.863	69.8%	39.3%	1.777
	2021	738,286	2,903,881	2,768,040	374.9%	73,521	372,761	327,555	445.5%	0.842	72.1%	39.9%	1.810
	2022	658,588	2,886,497	2,726,765	414.0%	61,326	356,824	309,473	504.6%	0.820	74.3%	40.4%	1.840
	2023	584,210	2,854,105	2,666,520	456.4%	50,819	339,238	287,984	566.7%	0.805	76.3%	40.9%	1.867
	2024	515,289	2,807,399	2,597,164	504.0%	41,841	320,017	266,034	635.8%	0.793	78.1%	41.3%	1.894
	2025	451,886	2,749,319	2,520,309	557.7%	34,243	299,746	244,372	713.6%	0.782	79.8%	41.6%	1.918
	2026	393,984	2,679,810	2,427,884	616.2%	27,846	278,899	222,829	800.2%	0.770	81.3%	41.9%	1.940
	2027	341,494	2,596,005	2,311,148	676.8%	22,498	257,748	201,328	894.9%	0.756	82.6%	42.1%	1.961
	2028	294,260	2,497,443	2,184,292	742.3%	18,055	236,483	180,019	997.0%	0.745	83.8%	42.3%	1.979
	2029	252,067	2,385,853	2,048,156	812.5%	14,393	215,485	160,072	1112.1%	0.731	84.8%	42.5%	1.996
	2030	214,654	2,262,661	1,906,191	888.0%	11,389	195,216	141,823	1245.2%	0.713	85.8%	42.7%	2.010
	2031	181,720	2,130,137	1,761,291	969.2%	8,944	176,003	125,145	1399.1%	0.693	86.5%	42.8%	2.023
	2032	152,938	1,991,838	1,621,197	1060.0%	6,974	157,947	109,487	1569.9%	0.675	87.2%	42.9%	2.035
	2033	127,963	1,853,184	1,492,767	1166.6%	5,401	140,975	94,605	1751.6%	0.666	87.8%	42.9%	2.045
	2034	106,440	1,717,253	1,370,978	1288.0%	4,158	125,098	81,061	1949.3%	0.661	88.3%	43.0%	2.053
	2035	88,019	1,584,798	1,249,337	1419.4%	3,186	110,395	68,917	2163.3%	0.656	88.7%	43.1%	2.061
	2036	72,358	1,455,976	1,131,038	1563.1%	2,421	96,875	57,950	2393.8%	0.653	89.1%	43.1%	2.068
	2037	59,130	1,330,319	1,011,691	1711.0%	1,825	84,508	48,130	2637.6%	0.649	89.4%	43.1%	2.073
	2038	48,030	1,206,896	893,482	1860.3%	1,366	73,281	39,509	2892.0%	0.643	89.7%	43.1%	2.078
	2039	38,777	1,086,720	783,560	2020.7%	1,013	63,186	32,131	3170.3%	0.637	89.9%	43.2%	2.082
	2040	31,114	972,017	685,940	2204.6%	743	54,198	25,863	3482.7%	0.633	90.0%	43.2%	2.085
	2041	24,811	865,364	602,750	2429.4%	536	46,258	20,567	3836.5%	0.633	90.2%	43.2%	2.088
	2042	19,660	767,761	528,604	2688.8%	381	39,295	16,119	4228.6%	0.636	90.3%	43.2%	2.090
	2043	15,479	679,087	461,973	2984.6%	266	33,220	12,401	4662.4%	0.640	90.4%	43.2%	2.092
	2044	12,107	598,946	401,826	3319.0%	181	27,939	9,328	5144.4%	0.645	90.4%	43.2%	2.094
	2045	9,405	526,233	345,264	3671.1%	121	23,376	6,878	5696.9%	0.644	90.5%	43.2%	2.095
	2046	7,252	459,854	292,681	4035.6%	79	19,476	5,023	6330.0%	0.638	90.6%	43.2%	2.096
	2047	5,548	398,800	244,158	4400.9%	52	16,194	3,702	7061.4%	0.623	90.6%	43.2%	2.097
	2048	4,206	342,933	201,753	4796.3%	35	13,465	2,716	7861.1%	0.610	90.6%	43.2%	2.097
	2049	3,158	292,158	164,213	5200.3%	22	11,198	1,927	8689.2%	0.598	90.6%	43.2%	2.098
	2050	2,345	246,311	131,134	5593.2%	14	9,303	1,299	9511.0%	0.588	90.7%	43.2%	2.098
	2051	1,720	205,456	103,685	6028.6%	8	7,705	792	10346.7%	0.583	90.7%	43.2%	2.098
	2052	1,246	169,566	80,606	6471.0%	4	6,348	404	11234.6%	0.576	90.7%	43.2%	2.099
TOTALS		22,643,478	9,889,562	13,181,570	58.2%	11,494,048	4,344,448	4,887,448	42.5%	1.369	44.5%	31.7%	1.403
		14,753,056	69,801,813	61,330,192	415.7%	1,680,216	7,537,166	6,207,955	369.5%	1.125	308.1%	293.6%	1.049
		37,396,534	79,691,375	74,511,762	199.2%	13,174,264	11,881,614	11,095,403	84.2%	2.366	90.7%	43.2%	2.099

**Attachment 11**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience**  
**Actual to Expected Experience Projections by Calendar Year with 28.7% Increase**  
**LTC3+ Comprehensive Policy Forms**

	Calendar Year	Actual Experience				Expected Pricing Experience				I = D / H	Cumulative Loss Ratio		
		A Earned Premium	B Paid Claims	C Incurred Claims	D = C / A Loss Ratio	E Earned Premium	F Paid Claims	G Incurred Claims	H = G / E Loss Ratio		J Actual at 7.5% (on Col D)	K Expected at 7.5% (on Col H)	L = J / K Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,077	1.0%	837,094	16,358	45,596	5.4%	0.181	0.6%	5.0%	0.130
	1997	1,348,656	5,082	1,878	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	251,294	19.1%	1,025,475	71,269	125,368	12.2%	1.561	6.0%	7.8%	0.775
	1999	1,292,510	81,425	485,735	37.6%	929,096	107,230	163,242	17.6%	2.139	12.8%	9.6%	1.334
	2000	1,277,230	92,568	278,658	21.8%	857,848	144,746	201,292	23.5%	0.930	14.3%	11.5%	1.241
	2001	1,257,728	240,030	620,449	49.3%	799,160	182,889	239,682	30.0%	1.645	18.9%	13.5%	1.401
	2002	1,235,797	436,805	450,639	36.5%	742,673	220,884	275,930	37.2%	0.981	20.8%	15.5%	1.341
	2003	1,214,614	526,616	231,068	19.0%	686,315	256,228	301,641	44.0%	0.433	20.6%	17.4%	1.183
	2004	1,194,919	498,872	636,341	53.3%	631,707	286,487	320,995	50.8%	1.048	23.1%	19.3%	1.199
Projected Future Experience	2005	1,197,409	447,683	893,487	74.8%	580,240	312,234	340,588	58.7%	1.271	26.5%	21.0%	1.259
	2006	1,422,987	489,069	327,844	23.0%	531,626	335,612	361,761	68.0%	0.339	26.2%	22.7%	1.153
	2007	1,451,750	285,709	809,260	55.7%	486,333	357,974	381,977	78.5%	0.710	28.0%	24.4%	1.146
	2008	1,421,142	1,456,517	634,097	44.6%	442,075	377,338	391,158	88.5%	0.504	28.9%	26.0%	1.109
	2009	1,377,794	1,388,961	1,917,819	139.2%	400,179	392,054	396,950	99.2%	1.403	33.8%	27.6%	1.228
	2010	1,347,863	1,208,935	1,931,608	143.3%	360,146	403,564	405,248	112.5%	1.274	38.1%	29.0%	1.315
	2011	1,356,259	1,056,555	2,073,894	152.9%	320,378	413,446	413,404	129.0%	1.185	42.2%	30.4%	1.389
	2012	1,561,013	1,635,100	1,628,424	104.3%	285,046	422,102	419,557	147.2%	0.709	44.5%	31.7%	1.403
	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	48.2%	32.9%	1.464
	2014	1,544,653	2,719,941	2,538,683	164.4%	220,618	429,509	410,175	185.9%	0.884	51.6%	34.1%	1.515
	2015	1,621,623	2,850,912	2,594,239	160.0%	191,844	427,955	404,669	210.9%	0.758	54.7%	35.1%	1.555
	2016	1,493,556	2,806,842	2,660,849	178.2%	165,897	424,504	399,330	240.7%	0.740	57.5%	36.1%	1.593
	2017	1,367,541	2,815,019	2,702,784	197.6%	142,657	419,305	390,977	274.1%	0.721	60.3%	37.0%	1.627
	2018	1,246,018	2,813,688	2,722,714	218.5%	121,975	411,425	376,544	308.7%	0.708	62.9%	37.9%	1.660
	2019	1,129,549	2,821,379	2,723,999	241.2%	103,667	400,532	360,155	347.4%	0.694	65.3%	38.6%	1.690
	2020	1,018,626	2,826,065	2,710,159	266.1%	87,573	387,389	343,937	392.7%	0.677	67.5%	39.3%	1.719
	2021	913,675	2,821,219	2,687,715	294.2%	73,521	372,761	327,555	445.5%	0.660	69.6%	39.9%	1.746
	2022	815,044	2,803,816	2,647,638	324.8%	61,326	356,824	309,473	504.6%	0.644	71.6%	40.4%	1.772
	2023	722,996	2,772,025	2,589,141	358.1%	50,819	339,238	287,984	566.7%	0.632	73.4%	40.9%	1.796
	2024	637,702	2,726,449	2,521,798	395.5%	41,841	320,017	266,034	635.8%	0.622	75.0%	41.3%	1.818
	2025	559,237	2,669,903	2,447,173	437.6%	34,243	299,746	244,372	713.6%	0.613	76.5%	41.6%	1.840
	2026	487,580	2,602,307	2,357,430	483.5%	27,846	278,899	222,829	800.2%	0.604	77.9%	41.9%	1.859
	2027	422,620	2,520,861	2,244,081	531.0%	22,498	257,748	201,328	894.9%	0.593	79.1%	42.1%	1.878
	2028	364,165	2,425,106	2,120,907	582.4%	18,055	236,483	180,019	997.0%	0.584	80.2%	42.3%	1.894
	2029	311,949	2,316,715	1,988,721	637.5%	14,393	215,485	160,072	1112.1%	0.573	81.2%	42.5%	1.909
	2030	265,648	2,197,069	1,850,875	696.7%	11,389	195,216	141,823	1245.2%	0.560	82.0%	42.7%	1.922
	2031	224,890	2,068,369	1,710,180	760.5%	8,944	176,003	125,145	1399.1%	0.544	82.7%	42.8%	1.934
	2032	189,271	1,934,068	1,574,152	831.7%	6,974	157,947	109,487	1569.9%	0.530	83.4%	42.9%	1.944
	2033	158,362	1,799,426	1,449,449	915.3%	5,401	140,975	94,605	1751.6%	0.523	83.9%	42.9%	1.953
	2034	131,727	1,667,432	1,331,194	1010.6%	4,158	125,098	81,061	1949.3%	0.518	84.4%	43.0%	1.961
	2035	108,929	1,538,816	1,213,083	1113.6%	3,186	110,395	68,917	2163.3%	0.515	84.8%	43.1%	1.968
	2036	89,548	1,413,730	1,098,217	1226.4%	2,421	96,875	57,950	2393.8%	0.512	85.1%	43.1%	1.975
	2037	73,177	1,291,718	982,333	1342.4%	1,825	84,508	48,130	2637.6%	0.509	85.4%	43.1%	1.980
	2038	59,440	1,171,875	867,554	1459.5%	1,366	73,281	39,509	2892.0%	0.505	85.6%	43.1%	1.984
	2039	47,989	1,055,186	760,822	1585.4%	1,013	63,186	32,131	3170.3%	0.500	85.8%	43.2%	1.988
	2040	38,506	943,810	666,035	1729.7%	743	54,198	25,863	3482.7%	0.497	86.0%	43.2%	1.991
	2041	30,705	840,252	585,259	1906.1%	536	46,258	20,567	3836.5%	0.497	86.1%	43.2%	1.993
	2042	24,330	745,481	513,265	2109.6%	381	39,295	16,119	4228.6%	0.499	86.2%	43.2%	1.996
	2043	19,156	659,381	448,568	2341.7%	266	33,220	12,401	4662.4%	0.502	86.3%	43.2%	1.997
	2044	14,983	581,565	390,165	2604.0%	181	27,939	9,328	5144.4%	0.506	86.3%	43.2%	1.999
	2045	11,639	510,963	335,245	2880.4%	121	23,376	6,878	5696.9%	0.506	86.4%	43.2%	2.000
	2046	8,975	446,509	284,188	3166.3%	79	19,476	5,023	6330.0%	0.500	86.4%	43.2%	2.001
	2047	6,866	387,227	237,073	3452.9%	52	16,194	3,702	7061.4%	0.489	86.5%	43.2%	2.002
	2048	5,206	332,982	195,898	3763.1%	35	13,465	2,716	7861.1%	0.479	86.5%	43.2%	2.002
	2049	3,908	283,680	159,448	4080.1%	22	11,198	1,927	8689.2%	0.470	86.5%	43.2%	2.003
	2050	2,901	239,164	127,328	4388.4%	14	9,303	1,299	9511.0%	0.461	86.5%	43.2%	2.003
	2051	2,128	199,494	100,676	4730.0%	8	7,705	792	10346.7%	0.457	86.6%	43.2%	2.003
	2052	1,542	164,645	78,267	5077.1%	4	6,348	404	11234.6%	0.452	86.6%	43.2%	2.003
TOTALS		22,643,478	9,889,562	13,181,570	58.2%	11,494,048	4,344,448	4,887,448	42.5%	1.369	44.5%	31.7%	1.403
Past		17,692,594	68,034,420	59,664,240	337.2%	1,680,216	7,537,166	6,207,955	369.5%	0.913	254.3%	293.6%	0.866
Future Lifetime		40,336,072	77,923,982	72,845,810	180.6%	13,174,264	11,881,614	11,095,403	84.2%	2.144	86.6%	43.2%	2.003

**Attachment 12**  
**MetLife Insurance Company USA**  
**60/80 Test After Requested 28.7% Increase**  
**Nationwide Experience for LTC3+ Comprehensive Policy Forms**

1	Accumulated value of earned premium	1,593,037,120 x 60% =	955,822,272
2	Present value of future projected earned premium without the requested rate increase	489,292,577 x 60% =	293,575,546
3a	Present value of future projected premium with the requested rate increase	598,361,233	
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	109,068,655 x 80% =	87,254,924
<b>4</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b</b>		<b>1,336,652,742</b>
5a	Accumulated value of incurred claims without the inclusion of active life reserves		841,260,757
5b	Present value of future projected incurred claims without the inclusion of active life reserves		1,386,092,727
<b>6</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b</b>		<b>2,227,353,484</b>
7	Test: 6 is not less than 4		TRUE
<i>All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.</i>			

**Attachment 13**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors			
		Without Interest					With Interest				Premium			Morbidity Factors		Persistence Factors				Calendar Year	Mid-Year
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Disc / Accum Factor		
Historical Experience	1993	117	0	0	0.0%	1	515	0	0	0.0%				0.0000		1.0000		7.50%	4.4043		
	1994	1,419,841	0	0	0.0%	3,349	5,817,077	0	0	0.0%				0.0095		0.9905		7.50%	4.0970		
	1995	13,151,960	106,301	534,436	4.1%	14,880	50,124,157	405,130	2,036,818	4.1%				0.0207		0.9793		7.50%	3.8112		
	1996	37,034,623	529,856	1,721,788	4.6%	35,114	131,297,378	1,878,477	6,104,186	4.6%				0.0272		0.9728		7.50%	3.5453		
	1997	57,327,219	1,521,575	8,908,284	15.5%	35,612	189,060,384	5,018,028	29,378,776	15.5%				0.0396		0.9604		7.50%	3.2979		
	1998	59,124,061	2,836,739	7,898,238	13.4%	36,392	181,382,528	8,702,632	24,230,447	13.4%				0.0305		0.9695		7.50%	3.0678		
	1999	59,377,892	4,787,551	11,895,357	20.0%	35,400	169,452,314	13,662,689	33,946,908	20.0%				0.0292		0.9708		7.50%	2.8538		
	2000	58,204,908	6,566,426	16,167,080	27.8%	34,602	154,516,150	17,431,842	42,918,632	27.8%				0.0225		0.9775		7.50%	2.6547		
	2001	57,586,938	10,158,913	21,031,091	36.5%	33,840	142,209,887	25,087,250	51,935,894	36.5%				0.0220		0.9780		7.50%	2.4695		
	2002	56,932,488	15,474,841	24,013,326	42.2%	33,092	130,784,869	35,548,685	55,163,226	42.2%				0.0221		0.9779		7.50%	2.2972		
	2003	56,044,940	18,024,209	27,726,286	49.5%	32,357	119,763,722	38,516,348	59,248,938	49.5%				0.0222		0.9778		7.50%	2.1369		
	2004	63,263,886	20,934,196	35,143,114	55.6%	31,344	125,758,189	41,613,735	69,858,724	55.6%				0.0313		0.9687		7.50%	1.9878		
	2005	72,440,431	22,771,163	37,498,270	51.8%	30,249	133,953,162	42,107,276	69,339,894												

**Attachment 13**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with 28.7% Increase**  
**LTC3+ Comprehensive Policy Forms**

		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	Morbidity Factors		Persistence Factors				Calendar Year	Mid-Year	
			Earned Premium	Paid Claims	Incurred Claims	Loss Ratio		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			Effective Int Rate
Historical Experience	1993	117	0	0	0.0%	1	515	0	0	0.0%					0.0000		1.0000		7.50%	4.4043	
	1994	1,419,841	0	0	0.0%	3,349	5,817,077	0	0	0.0%					0.0095		0.9905		7.50%	4.0970	
	1995	13,151,960	106,301	534,436	4.1%	14,880	50,124,157	405,130	2,036,818	4.1%					0.0207		0.9793		7.50%	3.8112	
	1996	37,034,623	529,856	1,721,788	4.6%	35,114	131,297,378	1,878,477	6,104,186	4.6%					0.0272		0.9728		7.50%	3.5453	
	1997	57,327,219	1,521,575	8,908,284	15.5%	35,612	189,060,384	5,018,028	29,378,776	15.5%					0.0396		0.9604		7.50%	3.2979	
	1998	59,124,061	2,836,739	7,898,238	13.4%	36,392	181,382,528	8,702,632	24,230,447	13.4%					0.0305		0.9695		7.50%	3.0678	
	1999	59,377,892	4,787,551	11,895,357	20.0%	35,400	169,452,314	13,662,689	33,946,908	20.0%					0.0292		0.9708		7.50%	2.8538	
	2000	58,204,908	6,566,426	16,167,080	27.8%	34,602	154,516,150	17,431,842	42,918,632	27.8%					0.0225		0.9775		7.50%	2.6547	
	2001	57,586,938	10,158,913	21,031,091	36.5%	33,840	142,209,887	25,087,250	51,935,894	36.5%					0.0220		0.9780		7.50%	2.4695	
	2002	56,932,488	15,474,841	24,013,326	42.2%	33,092	130,784,869	35,548,685	55,163,226	42.2%					0.0221		0.9779		7.50%	2.2972	
	2003	56,044,940	18,024,209	27,726,286	49.5%	32,357	119,763,722	38,516,348	59,248,938	49.5%					0.0222		0.9778		7.50%	2.1369	
	2004	63,263,886	20,934,196	35,143,114	55.6%	31,344	125,758,189	41,613,735	69,858,724	55.6%					0.0313		0.9687		7.50%	1.9878	
	2005	72,440,431	22,771,163	37,498,270																	

**Attachment 14**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%					0.0000		1.0000		7.50%	4.4043	
	1994	45,840	0	0	0.0%	89	187,808	0	0	0.0%					0.0000		1.0000		7.50%	4.0970	
	1995	400,015	0	0	0.0%	396	1,524,520	0	0	0.0%					0.0100		0.9900		7.50%	3.8112	
	1996	923,209	5,982	9,077	1.0%	848	3,273,015	21,209	32,181	1.0%					0.0185		0.9815		7.50%	3.5453	
	1997	1,348,656	5,082	1,878	0.1%	826	4,447,756	16,761	6,193	0.1%					0.0328		0.9672		7.50%	3.2979	
	1998	1,316,741	33,652	251,294	19.1%	806	4,039,535	103,237	770,927	19.1%					0.0242		0.9758		7.50%	3.0678	
	1999	1,292,510	81,425	485,735	37.6%	792	3,688,558	232,371	1,386,187	37.6%					0.0174		0.9826		7.50%	2.8538	
	2000	1,277,229	92,568	278,658	21.8%	780	3,390,652	245,739	739,752	21.8%					0.0152		0.9848		7.50%	2.6547	
	2001	1,257,728	240,030	624,275	49.6%	766	3,105,936	592,751	1,541,635	49.6%					0.0179		0.9821		7.50%	2.4695	
	2002	1,235,797	436,805	450,639	36.5%	753	2,838,863	1,003,426	1,035,203	36.5%					0.0170		0.9830		7.50%	2.2972	
	2003	1,214,614	526,616	231,068	19.0%	743	2,595,536	1,125,338	493,774	19.0%					0.0133		0.9867		7.50%	2.1369	
	2004	1,194,919	498,872	636,341	53.3%	730	2,375,302	991,675	1,264,940	53.3%					0.0175		0.9825		7.50%	1.9878	
	2005	1,197,407	447,683	893,487	74.6%	710	2,214,185	827,833	1,652,190	74.6%					0.0274		0.9726		7.50%	1.8491	
	2006	1,422,987	489,069	327,844	23.0%	687	2,447,735	841,266	563,937	23.0%											

**Attachment 14**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with 28.7% Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.4043		
	1994	45,840	0	0	0.0%	89	187,808	0	0	0.0%				0.0000		1.0000		7.50%	4.0970		
	1995	400,015	0	0	0.0%	396	1,524,520	0	0	0.0%				0.0100		0.9900		7.50%	3.8112		
	1996	923,209	5,982	9,077	1.0%	848	3,273,015	21,209	32,181	1.0%				0.0185		0.9815		7.50%	3.5453		
	1997	1,348,656	5,082	1,878	0.1%	826	4,447,756	16,761	6,193	0.1%				0.0328		0.9672		7.50%	3.2979		
	1998	1,316,741	33,652	251,294	19.1%	806	4,039,535	103,237	770,927	19.1%				0.0242		0.9758		7.50%	3.0678		
	1999	1,292,510	81,425	485,735	37.6%	792	3,688,558	232,371	1,386,187	37.6%				0.0174		0.9826		7.50%	2.8538		
	2000	1,277,229	92,568	278,658	21.8%	780	3,390,652	245,739	739,752	21.8%				0.0152		0.9848		7.50%	2.6547		
	2001	1,257,728	240,030	624,275	49.6%	766	3,105,936	592,751	1,541,635	49.6%				0.0179		0.9821		7.50%	2.4695		
	2002	1,235,797	436,805	450,639	36.5%	753	2,838,863	1,003,426	1,035,203	36.5%				0.0170		0.9830		7.50%	2.2972		
	2003	1,214,614	526,616	231,068	19.0%	743	2,595,536	1,125,338	493,774	19.0%				0.0133		0.9867		7.50%	2.1369		
	2004	1,194,919	498,872	636,341	53.3%	730	2,375,302	991,675	1,264,940	53.3%				0.0175		0.9825		7.50%	1.9878		
	2005	1,197,407	447,683	893,487	74.6%	710	2,214,185	827,833	1,652,190	74.6%				0.0274		0.9726		7.50%	1.8491		
	2006	1,422,987	489,069	327,844	23.0%	687	2,447,735	841,266	563,937	23.0%				0.0324		0.9676		7.50%	1.72		

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

**Nationwide Experience**  
**With No Increase**

1	Present Value of Future Claims:	1,195,151,884
2	Active Life Reserves at 12/31/2013:	613,881,774
3	Present Value of Future Premium:	402,238,343
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>144.5%</b>

**Nationwide Experience**  
**With 28.7% Increase**

1	Present Value of Future Claims:	1,165,711,543
2	Active Life Reserves at 12/31/2013:	613,881,774
3	Present Value of Future Premium:	473,730,884
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>116.5%</b>

**Virginia-Specific Experience**  
**With No Increase**

1	Present Value of Future Claims:	31,023,473
2	Active Life Reserves at 12/31/2013:	15,753,010
3	Present Value of Future Premium:	8,700,363
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>175.5%</b>

**Virginia-Specific Experience**  
**With 28.7% Increase**

1	Present Value of Future Claims:	30,244,178
2	Active Life Reserves at 12/31/2013:	15,753,010
3	Present Value of Future Premium:	10,263,519
<b>Anticipated Loss Ratio = (1 - 2) / 3:</b>		<b>141.2%</b>

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







**Attachment 18**  
**MetLife Insurance Company USA**  
**60/80 Test After Requested 28.7% Increase**  
**Nationwide Experience for LTC3+ Comprehensive Policy Forms**

1	Accumulated value of earned premium	1,738,976,562 x 60% =	1,043,385,937
2	Present value of future projected earned premium without the requested rate increase	451,960,222 x 60% =	271,176,133
3a	Present value of future projected premium with the requested rate increase	551,905,845	
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	99,945,622 x 80% =	79,956,498
<b>4</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b</b>		<b>1,394,518,568</b>
5a	Accumulated value of incurred claims without the inclusion of active life reserves		999,193,612
5b	Present value of future projected incurred claims without the inclusion of active life reserves		1,464,530,864
<b>6</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b</b>		<b>2,463,724,476</b>
7	Test: 6 is not less than 4		TRUE
<i>All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.</i>			









## MetLife Insurance Company USA

Insured/Policyholder: [xxxxxxxxxx]

Policy Number: [xxxxxxxxxx]

### OPTIONAL LIMITED BENEFIT ENDORSEMENT

*This Endorsement adds the following Optional Limited Benefit to the Policy*

#### The Benefit

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

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

#### Limited Benefit Allowance

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

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

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

#### Conditions

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

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

#### Payment Limitations

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

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

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

**Signed for MetLife Insurance Company USA**

[signature

NAME

Current Officer]



**MetLife Insurance Company USA**

Long Term Care Insurance Division

Policyholder Services

PO Box 40005

Lynchburg, VA 24506-4005

**COVERAGE AMENDMENT RIDER**

Contract Number

[LTCXXXXXXX]

Name of Insured

[NAME]

Certificate No. (If any)

Effective Date of Change

[xx/xx/xxxx]

Revised Premium and Payment Mode (If applicable)

[The premium on the Policy has changed to \$xxx.xx per xx month(s)]

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

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

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

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

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

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

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

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

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

Signed for MetLife Insurance Company USA

[Secretary]

[SIGNATURE]



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milliman.com

November 4, 2015

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

RE: MetLife Insurance Company USA (MetLife USA)

Company NAIC # 87726

SERFF Tracking # MILL-129963431

Policy Forms: Long Term Care

Long Term Care

Long Term Care

Annual 5% Compound Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Nonforfeiture Benefit Rider

Increased Benefits Option Rider

H-LTC3JP

H-LTC3JP-1

H-LTC3JP-5

H-5AI

H-COLI

H-NF3

H-IBOR

Dear Ms. Houser:

Thank you for reviewing our filing. This letter is in response to recent conversations between Milliman and the Bureau on the above referenced filing. Requests from these conversations have been summarized and restated below in italics for reference.

- 1. The Bureau is willing to approve a rate increase that would bring the Virginia rate level to the average nationwide approved rate level. Please provide the rate increase needed in Virginia to yield the nationwide average including documentation of its derivation.*

Attachment 1 to this letter provides an updated status listing for recent approvals since the prior status listing provided in the March 26, 2015 supplement to the actuarial memorandum. As demonstrated in the enclosed Excel workbook, a rate increase of 13.1% results in the Virginia rate level equaling the nationwide average for the above referenced policy forms. The enclosed Excel workbook has been provided with formulas retained for calculating the nationwide average and the rate increase needed in Virginia to yield the nationwide average.

I have spoken with the company regarding the Bureau's offer of bringing the Virginia rate level to the nationwide average which results in a reduced rate increase on the above-referenced policy forms. Even though the company does not believe in the methodology of using the nationwide average as a means of determining a rate increase and that a higher increase than 13.1% is

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

needed to alleviate the poor performance on this block of business, it is willing to accept a 13.1% increase on these forms at this time.

2. *In addition, please provide updated actuarial memorandum, exhibits, rate tables, and Long Term Care Insurance Rate Request Summary for the revised rate increase.*

Enclosed with this letter is an updated actuarial memorandum and Long Term Care Insurance Rate Request Summary reflecting the revised rate increase of 13.1%.

Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 13.1% rate increase. Please note that the actual rates implemented may vary slightly from those in Exhibit VI of the actuarial memorandum due to rounding in the implementation algorithm.

### **Limitations and Qualifications**

Milliman's work has been prepared for the use and benefit of GNA Corporation (Genworth) and MetLife USA. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Bureau, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience



Ms. Janet Houser  
November 4, 2015

will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.



Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

A handwritten signature in blue ink that reads 'Amy Pahl'.

Amy Pahl, FSA, MAAA  
Principal & Consulting Actuary

ABP/mse

Attachment 1: State Status Listing with Calculation for Virginia Rate Increase

Enclosures: Excel Workbook of State Status Listing with Formulas Retained  
Updated Actuarial Memorandum  
Updated Long Term Care Insurance Rate Request Summary

Attachment 1  
MetLife Insurance Company USA  
Status of Filings as of August 17, 2015  
All Jurisdictions in which these Forms are Active  
LTC3+ Comprehensive Policy Form

Jurisdiction	First Round			Second Round			Third Round				Third Round Follow-Up**				Cumulative Approved Increase
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	N/A	50.0%	Not Filing				171.1%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	12/16/2013	1/14/2014	20.0%	34.8%				102.8%
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	100.0%	12/31/2013	1/29/2015	25.0%	60.0%				37.5%
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	100.0%	11/13/2013	12/20/2013	100.0%	Not Filing				130.0%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%								53.4%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	11/6/2014	1/12/2015	35.0%	31.7%				106.4%
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	9/27/2013	3/28/2014	20.0%	59.8%	2/9/2015	3/20/2015	10.0%	83.5%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	10.0%	4/21/2015	5/13/2015	10.0%	21.0%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	12/13/2013	2/25/2014	25.0%	25.0%	4/30/2015			81.3%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	11/13/2014	5/22/2015	9.4%	60.3%				43.4%
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	100.0%	10/31/2013	7/16/2014	15.0%	73.9%	5/4/2015	8/3/2015	13.0%	68.9%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	10/18/2013							62.5%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	75.6%	12/3/2013	4/7/2014	17.0%	50.1%	4/15/2015			81.5%
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	100.0%	2/5/2014	10/31/2014	30.0%	53.8%				43.0%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	10/8/2013	1/8/2015	50.0%	Not Filing				171.1%
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	100.0%	10/30/2014	2/25/2015	18.0%	69.5%				29.8%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	11/13/2013	5/21/2014	42.7%	Not Filing				96.2%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	12/4/2013	3/4/2014	20.4%	47.4%	8/14/2015			67.5%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/1/2014	1/14/2015	20.0%	59.8%				66.8%
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	95.2%	5/15/2014							35.5%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	10/18/2013	2/4/2014	15.0%	15.0%	4/13/2015	6/16/2015	15.0%	74.9%
Maine	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	24.0%	7/14/2014	12/19/2014	24.0%	Not Filing				95.6%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	11/7/2013	12/2/2013	50.0%	Not Filing				171.1%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing				Not Filing				75.8%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing				Not Filing	3/4/2015	3/27/2015	25.0%	125.9%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.0%	25.0%	4/21/2014	5/20/2014	25.0%	25.0%	8/11/2015			104.2%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	1/3/2014	2/6/2014	25.0%	20.0%	4/17/2015	Disapproved	0.0%	125.9%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	12/2/2013	3/14/2014	50.0%	Not Filing				171.1%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/2/2014	1/21/2014	15.0%	65.5%	3/3/2015	3/20/2015	15.0%	85.7%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	12/12/2013	9/29/2014	25.0%	50.6%	6/10/2015			78.1%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	12/17/2013	Disapproved	0.0%	100.0%				17.9%
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	87.7%	12/9/2013	7/3/2014	52.1%	Not Filing				117.5%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	12/20/2013	5/21/2014	15.0%	30.4%	5/19/2015	7/31/2015	15.0%	138.9%
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	100.0%	2/4/2014	10/16/2014	40.0%	Not Filing				69.4%
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	68.2%	3/11/2014	3/31/2015	15.0%	46.3%				92.8%
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	100.0%	12/19/2013	3/17/2014	25.0%	60.0%	5/21/2015			58.1%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	1/17/2014	4/21/2014	30.0%	43.8%	8/12/2015			86.9%
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	100.0%	11/6/2013	2/28/2014	15.0%	73.9%	4/14/2015	7/21/2015	15.0%	52.0%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	25.0%	6/20/2014	7/8/2014	25.0%	Not Filing				125.9%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	10/31/2013							73.8%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	10/21/2013	2/4/2014	20.0%	36.6%	3/27/2015	5/4/2015	20.0%	140.2%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	12/3/2013	4/14/2014	77.8%	Not Filing				171.9%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	74.7%	3/13/2014	4/28/2014	24.0%	40.9%				93.4%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	7/22/2014	11/5/2014	30.0%	47.5%				80.7%
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	28.7%	6/3/2014							72.9%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	12/5/2013	Disapproved	0.0%	Not Filing				25.0%
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	54.5%	6/24/2014	8/14/2014	54.5%	Not Filing				164.7%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	50.0%	12/18/2013	2/27/2014	50.0%	Not Filing				171.1%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	2/3/2014	9/11/2014	50.0%	Not Filing				171.1%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/6/2014	2/7/2014	50.0%	Not Filing				171.1%
											Nationwide Average (Excluding Virginia)				95.6%
											Virginia Rate Increase to Achieve Nationwide Average				13.1%

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

\*\*The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

SERFF Tracking #:

MILL-129963431

State Tracking #:

MILL-129963431

Company Tracking #:

LTC3+ NQ COMP

State:

Virginia

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

2013 Rate Increase/145GEC01-30

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/12/2016	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/14/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+ NQ Comp_VA_20150326.pdf (Superceded) Prem_LTC3+ NQ Comp_VA_13.1_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC3+ NQ Comp_VA_20151104.pdf (Superceded)

SERFF Tracking #:

MILL-129963431

State Tracking #:

MILL-129963431

Company Tracking #:

LTC3+ NQ COMP

State:

Virginia

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

2013 Rate Increase/145GEC01-30

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/12/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_Comp_ VA_20150326.pdf Prem_LTC3+_NQ_Comp_VA_28.7_ 20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	AM_LTC3+_NQ_Comp_VA_201503 26.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	11/04/2015	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20150326.pdf (Superceded)

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

Reset Form

Company Name and NAIC Number:	MetLife Insurance Company USA, NAIC # 87726
SERFF Tracking Number:	MILL-129963431
Effective Date:	On Approval
(Projected) Number of Insureds Affected:	573
New Rates	
Average Annual Premium Per Member:	2,733

Revised Rates	
Average Annual Premium Per Member:	3,091
Average Requested Percentage Rate Change Per Member:	13.1%
Minimum Requested Percentage Rate Change Per Member:	13.1%
Maximum Requested Percentage Rate Change Per Member:	13.1%

Plans Affected  
(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
H-LTC3JP H-LTC3JP-1 H-LTC3JP-5 H-5AI H-COLI H-NF3 H-IBOR	Long Term Care Long Term Care Long Term Care Annual 5% Compound Benefit Inflation Rider Cost of Living (CPI) Benefit Inflation Rider Nonforfeiture Benefit Rider Increased Benefits Option Rider

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

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



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA**  
**Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

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<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from April 1994 through October 1997.

**1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

**2. Description of Benefits**

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, are being paid.

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A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

**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 form and all riders associated with the base form.

**5. Actuarial Assumptions**

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

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

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

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

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

**METLIFE INSURANCE COMPANY USA****Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for LTC3+ Comprehensive Product****November 2015****Actual-to-Expected Adjustment Factors**

<b>Policy Duration</b>	<b>Policy Issue Year</b>	
	<b>1993 through 1997</b>	<b>1998 and Later</b>
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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- b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

**Voluntary Lapse Rates**

<b>Policy Duration</b>	<b>Lapse Rate</b>
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

**Mortality Selection Factors**

<b>Policy Duration</b>	<b>Factor</b>
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

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- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

**6. Marketing Method**

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

**7. Underwriting Description**

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

**8. Premiums**

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits, and inflation protection option.

**9. Issue Age Range**

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

**10. Area Factors**

Area factors are not used for this product.

**11. Premium Modalization Rules**

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

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	52.5%
Semi-Annual	0.51*AP	21.6%
Quarterly	0.26*AP	6.7%
Monthly	0.09AP	19.2%



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**12. Reserves**

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculation in Exhibits III and IV and as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

**13. Trend Assumptions**

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

**14. Past and Future Policy Experience**

Nationwide experience for these policy forms is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for these policy forms is shown in Exhibit II, including any previously implemented rate increases as described in Section 16 of this memorandum.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Virginia-specific experience for the above-referenced forms is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

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

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

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

$EP_j$  = earned premium in year  $j$ , assumed mid-year

$j$  = year of incurral

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$$v = 1 / 1.0585 = 0.944714$$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium.

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 7.5% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

**15. Projected Earned Premiums and Incurred Claims**

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

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**16. History of Previous Rate Revisions**

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

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

The company originally requested an increase of 28.7%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 13.1% was the maximum percentage increase that was allowable at this time. The company has revised its request to 13.1% at this time. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 13.1% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 13.1% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

**18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)**

Before increase: \$2,733  
After increase: \$3,091

**19. Proposed Effective Date**

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

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

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	2.7%
48 - 52	6.4%
53 - 57	13.1%
58 - 62	23.4%
63 - 67	31.2%
68 - 72	17.7%
73 +	5.5%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	41.7%
60-day	16.1%
90-day	1.9%
100-day	40.3%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	5.0%
3-Year	31.4%
5-Year	31.3%
Unlimited	32.3%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	12.0%
Compound	43.4%
CPI	44.6%

**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for LTC3+ Comprehensive Product**

**November 2015**

By Home Care (HC) Daily Benefit:

<b>HC Benefit Option</b>	<b>Percent Distribution</b>
Reduced	12.3%
Standard	40.1%
Increased	47.6%

**21. Number of Policyholders**

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	<b>Number of Insured</b>	<b>Annual Premium based on 2012 In-force</b>
Virginia	573	\$1,566,231
Nationwide	23,061	\$61,116,701

**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for LTC3+ Comprehensive Product**

**November 2015**

**22. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Bureau. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. The premiums are reasonable in relation to the benefits, as provided in 14VAC5-130-75.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



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Amy Pahl, FSA, MAAA  
Principal and Consulting Actuary, Milliman, Inc.

Date: November 4, 2015

**Exhibit I**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1993	117	0	0	0.0%	1	355	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%					0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%					0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,652,804	4.8%					0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%					0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%					0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%					0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%					0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%					0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%					0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%					0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%					0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%</										

**Exhibit I**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with 13.1% Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1993	117	0	0	0.0%	1	355	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%					0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%					0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%					0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%					0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%					0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%					0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%					0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%					0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%					0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%					0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%					0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%										



**Exhibit II**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Premium Persistence	Calendar Year	Mid-Year
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Effective Int Rate		Disc / Accum Factor	
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%					0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%					0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%					0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%					0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%					0.0242		0.9758		5.85%	2.2811
	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%					0.0174		0.9826		5.85%	2.1550
	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%					0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%					0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%					0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%					0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%					0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%					0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%					0.0324		0.9676		5.85%	1.4473
2007	1,451,750	2																		

**Exhibit II**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with 13.1% Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%					0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%					0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%					0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%					0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%					0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%					0.0242		0.9758		5.85%	2.2811
	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%					0.0174		0.9826		5.85%	2.1550
	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%					0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%					0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%					0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%					0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%					0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%					0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%					0.0324		0.9676		5.85%	1.4473
2007	1,451,750	285,70																		

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	117	0	206	175.8%
1994	1,419,892	0	476,450	33.6%
1995	13,152,045	560,105	3,810,030	33.2%
1996	37,034,766	1,781,288	16,894,260	50.4%
1997	57,327,246	9,706,939	37,271,842	81.9%
1998	59,124,071	8,413,608	44,235,298	89.0%
1999	59,377,893	12,544,965	46,216,002	99.0%
2000	58,204,912	17,202,695	46,943,221	110.2%
2001	57,586,942	22,242,106	46,624,153	119.6%
2002	56,932,492	25,283,674	46,061,843	125.3%
2003	56,044,944	29,257,693	46,575,182	135.3%
2004	63,263,529	37,129,276	43,881,205	128.1%
2005	72,440,418	39,268,369	42,218,613	112.5%
2006	70,334,953	43,647,975	41,910,315	121.6%
2007	69,143,167	51,120,547	41,756,115	134.3%
2008	67,751,293	65,299,753	40,896,760	156.7%
2009	66,186,623	69,778,658	38,508,873	163.6%
2010	71,346,710	78,865,111	35,768,049	160.7%
2011	77,471,434	84,273,508	27,888,363	144.8%
2012	75,078,147	86,803,057	32,798,335	159.3%
Total	1,089,221,593	683,179,327	680,735,114	125.2%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	0	0	0	0.0%
1994	45,840	0	19,263	42.0%
1995	400,019	0	120,690	30.2%
1996	923,209	9,099	499,440	55.1%
1997	1,348,656	1,880	912,066	67.8%
1998	1,316,741	260,974	1,027,421	97.8%
1999	1,292,510	527,770	1,068,528	123.5%
2000	1,277,230	283,196	1,063,002	105.4%
2001	1,257,728	656,406	1,103,051	139.9%
2002	1,235,797	464,646	1,095,475	126.2%
2003	1,214,614	236,777	1,144,845	113.7%
2004	1,194,919	680,583	1,141,792	152.5%
2005	1,197,409	933,505	1,064,447	166.9%
2006	1,422,987	340,367	1,013,416	95.1%
2007	1,451,750	836,224	1,076,549	131.8%
2008	1,421,142	657,421	1,064,410	121.2%
2009	1,377,794	1,984,806	1,131,125	226.2%
2010	1,347,863	1,984,110	1,148,836	232.4%
2011	1,356,259	2,108,229	1,068,951	234.3%
2012	1,561,013	1,640,562	943,020	165.5%
Total	22,643,478	13,606,556	17,706,327	138.3%

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-COLI**

**RIDER: H-IBOR**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 13.1% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA**  
**Annual Premiums with 13.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual 51.0%

Quarterly 26.0%

Monthly Statement Billed & Automatic Premium Deposit 9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for LTC3+ Comprehensive Product**

**March 2015**

<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from April 1994 through October 1997.

**1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

**2. Description of Benefits**

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, are being paid.

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A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

**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 form and all riders associated with the base form.

**5. Actuarial Assumptions**

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

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

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

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

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

**METLIFE INSURANCE COMPANY USA****Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for LTC3+ Comprehensive Product****March 2015****Actual-to-Expected Adjustment Factors**

<b>Policy Duration</b>	<b>Policy Issue Year</b>	
	<b>1993 through 1997</b>	<b>1998 and Later</b>
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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A cumulative 1.0% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

<b>Voluntary Lapse Rates</b>	
<b>Policy Duration</b>	<b>Lapse Rate</b>
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.9% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

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**Mortality Selection Factors**

<b>Policy Duration</b>	<b>Factor</b>
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

**6. Marketing Method**

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

**7. Underwriting Description**

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

**8. Premiums**

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits, and inflation protection option.



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**9. Issue Age Range**

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

**10. Area Factors**

Area factors are not used for this product.

**11. Premium Modalization Rules**

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

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	52.5%
Semi-Annual	0.51*AP	21.6%
Quarterly	0.26*AP	6.7%
Monthly	0.09AP	19.2%

**12. Reserves**

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculation in Exhibits III and IV and as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

**13. Trend Assumptions**

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

**14. Past and Future Policy Experience**

Nationwide experience for these policy forms is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for these policy forms is shown in Exhibit II, including any previously implemented rate increases as described in Section 16 of this memorandum.

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The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Virginia-specific experience for the above-referenced forms is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

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

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

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

$EP_j$  = earned premium in year  $j$ , assumed mid-year

$j$  = year of incurral

$v = 1 / 1.0585 = 0.944714$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium.

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 7.5% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the

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company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

### 15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

### 16. History of Previous Rate Revisions

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

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

The company is requesting an increase of 28.7%. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 28.7% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 28.7% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

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**18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)**

Before increase: \$2,733

After increase: \$3,518

**19. Proposed Effective Date**

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

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

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	2.7%
48 - 52	6.4%
53 - 57	13.1%
58 - 62	23.4%
63 - 67	31.2%
68 - 72	17.7%
73 +	5.5%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	41.7%
60-day	16.1%
90-day	1.9%
100-day	40.3%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	5.0%
3-Year	31.4%
5-Year	31.3%
Unlimited	32.3%

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By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	12.0%
Compound	43.4%
CPI	44.6%

By Home Care (HC) Daily Benefit:

<b>HC Benefit Option</b>	<b>Percent Distribution</b>
Reduced	12.3%
Standard	40.1%
Increased	47.6%

**21. Number of Policyholders**

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	<b>Number of Insured</b>	<b>Annual Premium based on 2012 In-force</b>
Virginia	573	\$1,566,231
Nationwide	23,061	\$61,116,701

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**22. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Bureau. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. The premiums are reasonable in relation to the benefits, as provided in 14VAC5-130-75.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



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Amy Pahl, FSA, MAAA  
Principal and Consulting Actuary, Milliman, Inc.

Date: March 26, 2015

Exhibit I  
MetLife Insurance Company USA  
Nationwide Experience Projections with No Increase  
LTC3+ Comprehensive Policy Forms

	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	Morbidity Factors		Persistence Factors			Premium Persistence	Calendar Year	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Effective Int Rate		Disc / Accum Factor	
Historical Experience	1993	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314	
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638	
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055	
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559	
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146	
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811	
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550	
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359	
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233	
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170	
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165	
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216	
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320	
2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473		
2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673		
2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917		
2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203		
2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528		
2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891		
2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288		
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736	
	2014	67,461,799	120,591,646	111,930,310	165.9%	20,276	62,284,606	111,337,131	103,340,488	165.9%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233	
	2015	62,088,260	126,247,293	114,492,255	184.4%	18,848	54,401,012	110,616,410	100,316,782	184.4%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762	
	2016	56,746,623	124,705,655	115,045,399	202.7%	17,411	47,219,251	103,768,425	95,730,060	202.7%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321	
	2017	51,531,048	122,889,637	114,612,829	222.4%	16,006	40,743,753	97,164,433	90,620,258	222.4%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907	
	2018	46,535,276	120,451,066	113,470,575	243.8%	14,643	34,962,854	90,497,217	85,252,639	243.8%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513	
	2019	41,790,099	118,973,829	111,669,191	267.2%	13,331	29,825,076	84,910,149	79,696,919	267.2%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137	
	2020	37,318,504	117,265,763	109,269,833	292.8%	12,076	25,288,548	79,464,089	74,045,719	292.8%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776	
	2021	33,134,959	115,103,973	106,301,286	320.8%	10,883	21,310,507	74,028,279	68,366,895	320.8%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431	
	2022	29,249,455	112,406,732	102,763,638	351.3%	9,758	17,845,217	68,579,824	62,696,532	351.3%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101	
	2023	25,667,489	109,169,041	98,685,692	384.5%	8,702	14,856,854	63,189,213	57,121,242	384.5%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788	
	2024	22,390,139	105,415,177	94,138,957	420.4%	7,719	12,299,202	57,905,964	51,711,786	420.4%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493	
	2025	19,414,239	101,212,750	89,286,383	459.9%	6,810	10,120,620	52,762,087	46,544,886	459.9%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213	
	2026	16,732,696	96,648,354	84,231,429	503.4%	5,976	8,278,937	47,819,288	41,675,691	503.4%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948	
	2027	14,334,901	91,797,976	78,970,400	550.9%	5,215	6,734,017	43,123,361	37,097,431	550.9%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698	
	2028	12,207,230	86,730,668	73,636,246	603.2%	4,526	5,446,985	38,700,071	32,857,212	603.2%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462	
	2029	10,333,588	81,528,047	68,341,735	661.4%	3,907	4,381,947	34,571,878	28,980,237	661.4%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240	
	2030	8,696,009	76,277,098	63,185,667	726.6%	3,354	3,506,013	30,753,012	25,474,876	726.6%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032	
	2031	7,275,281	71,051,135	58,161,906	799.4%	2,864	2,790,209	27,249,466	22,306,201	799.4%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835	
	2032	6,051,576	65,893,415	53,240,068	879.8%	2,432	2,209,048	24,053,521	19,434,584	879.8%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650	
	2033	5,005,021	60,826,317	48,453,168	968.1%	2,053	1,739,879	21,144,853	16,843,616	968.1%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476	
	2034	4,116,157	55,868,379	43,817,951	1064.5%	1,724	1,363,183	18,502,405	14,511,562	1064.5%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312	
	2035	3,366,329	51,032,842	39,324,901	1168.2%	1,440	1,062,567	16,108,293	12,412,733	1168.2%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156	
	2036	2,737,975	46,335,632	35,020,097	1279.1%	1,196	824,520	13,953,615	10,546,030	1279.1%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011	
	2037	2,214,830	41,805,083	30,947,866	1397.3%	988	637,345	12,029,938	8,905,637	1397.3%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878	
	2038	1,782,040	37,479,652	27,157,129	1523.9%	811	490,736	10,321,092	7,478,491	1523.9%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754	
	2039	1,426,213	33,410,673	23,747,672	1665.1%	662	376,181	8,812,479	6,263,742	1665.1%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638	
	2040	1,135,423	29,658,423	20,773,205	1829.6%	537	286,998	7,496,676	5,250,785	1829.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528	
	2041	899,167	26,250,088	18,138,930	2017.3%	434	217,887	6,360,934	4,395,434	2017.3%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423	
	2042	708,293	23,163,063	15,735,081	2221.5%	348	164,578	5,382,149	3,656,190	2221.5%	1.0000	1.1012								

Exhibit I  
MetLife Insurance Company USA  
Nationwide Experience Projections with 28.7% Increase  
LTC3+ Comprehensive Policy Forms

	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	Morbidity Factors		Persistence Factors			Premium Persistence	Calendar Year	
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Effective Int Rate		Disc / Accum Factor	
Historical Experience	1993	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314	
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638	
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055	
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559	
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146	
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811	
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550	
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359	
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233	
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170	
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165	
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216	
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320	
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473	
Projected Future Experience	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673	
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917	
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203	
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528	
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891	
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288	
	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736	
	2014	73,828,131	120,275,965	110,550,620	149.7%	20,073	68,162,369	111,045,677	102,066,679	149.7%	1.1180	1.1211	1.0041	0.0648	0.0100	0.9258	0.9123	5.47%	0.9233	
	2015	76,838,100	124,984,146	111,169,832	144.7%	18,660	67,324,649	109,509,655	97,405,714	144.7%	1.1512	1.1081	1.0098	0.0704	0.0000	0.9296	0.8987	5.43%	0.8762	
	2016	70,227,490	122,429,257	111,706,925	159.1%	17,236	58,436,773	101,874,219	92,952,093	159.1%	1.0000	1.0888	1.0098	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321	
	2017	63,772,890	120,015,101	111,286,907	174.5%	15,846	50,422,939	94,891,641	87,990,571	174.5%	1.0000	1.0865	1.0098	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907	
	2018	57,590,311	117,280,721	110,177,800	191.3%	14,496	43,268,715	88,115,275	82,778,714	191.3%	1.0000	1.0857	1.0098	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513	
	2019	51,717,857	115,687,861	108,428,690	209.7%	13,197	36,910,394	82,564,994	77,384,214	209.7%	1.0000	1.0853	1.0098	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137	
	2020	46,183,979	113,954,894	106,098,958	229.7%	11,955	31,296,158	77,220,508	71,897,004	229.7%	1.0000	1.0852	1.0098	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776	
2021	41,006,581	111,824,326	103,216,555	251.7%	10,775	26,373,083	71,918,998	66,382,973	251.7%	1.0000	1.0851	1.0098	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431		
2022	36,198,027	109,185,332	99,781,565	275.7%	9,660	22,084,570	66,614,434	60,877,156	275.7%	1.0000	1.0845	1.0098	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101		
2023	31,765,121	106,028,680	95,821,956	301.7%	8,615	18,386,284	61,371,510	55,463,655	301.7%	1.0000	1.0837	1.0098	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788		
2024	27,709,195	102,375,232	91,407,162	329.9%	7,642	15,221,031	56,236,082	50,211,174	329.9%	1.0000	1.0830	1.0098	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493		
2025	24,026,333	98,289,061	86,695,403	360.8%	6,742	12,524,899	51,237,972	45,194,211	360.8%	1.0000	1.0833	1.0098	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213		
2026	20,707,755	93,853,251	81,787,138	395.0%	5,916	10,245,701	46,436,338	40,466,315	395.0%	1.0000	1.0840	1.0098	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948		
2027	17,740,335	89,140,944	76,678,777	432.2%	5,163	8,333,766	41,875,184	36,020,910	432.2%	1.0000	1.0838	1.0098	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698		
2028	15,107,209	84,218,713	71,499,413	473.3%	4,481	6,740,984	37,579,213	31,903,737	473.3%	1.0000	1.0844	1.0098	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462		
2029	12,788,461	79,165,631	66,358,543	518.9%	3,868	5,422,933	33,570,098	28,139,266	518.9%	1.0000	1.0858	1.0098	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240		
2030	10,761,855	74,066,015	61,352,098	570.1%	3,321	4,338,910	29,861,559	24,735,627	570.1%	1.0000	1.0880	1.0098	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032		
2031	9,003,614	68,990,907	56,474,120	627.2%	2,835	3,453,058	26,459,330	21,658,903	627.2%	1.0000	1.0896	1.0098	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835		
2032	7,489,203	63,982,298	51,695,107	690.3%	2,407	2,733,835	23,355,893	18,870,616	690.3%	1.0000	1.0898	1.0098	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650		
2033	6,194,026	59,061,862	47,047,117	759.6%	2,033	2,153,209	20,531,481	16,354,835	759.6%	1.0000	1.0897	1.0098	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476		
2034	5,094,001	54,247,549	42,546,408	835.2%	1,707	1,687,024	17,965,621	14,090,455	835.2%	1.0000	1.0890	1.0098	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312		
2035	4,166,042	49,552,177	38,183,741	916.5%	1,426	1,314,993	15,640,928	12,052,531	916.5%	1.0000	1.0867	1.0098	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156		
2036	3,388,415	44,991,178	34,003,857	1003.5%	1,184	1,020,395	13,548,743	10,239,997	1003.5%	1.0000	1.0843	1.0098	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011		
2037	2,740,991	40,592,042	30,049,797	1096.3%	978	788,755	11,680,870	8,647,207	1096.3%	1.0000	1.0819	1.0098	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878		
2038	2,205,386	36,392,094	26,369,063	1195.7%	803	607,316	10,021,602	7,261,474	1195.7%	1.0000	1.0801	1.0098	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754		
2039	1,765,027	32,441,168	23,058,544	1306.4%	656	465,548	8,556,760	6,081,976	1306.4%	1.0000	1.0821	1.0098	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638		
2040	1,405,157	28,797,784	20,170,393	1435.5%	532	355,178	7,279,135	5,098,414	1435.5%	1.0000	1.0881	1.0098	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528		
2041	1,112,775	25,488,346	17,612,560	1582.8%	429	269,648	6,176,348	4,267,884	1582.8%	1.0000	1.0920	1.0098	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423		
2042	876,557	22,490,900	15,278,468	1743.0%	344	203,676	5,225,966	3,550,092	1743.0%	1.0000	1.0906	1								



**Exhibit II**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency				
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314	
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638	
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055	
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559	
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146	
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811	
	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550	
	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359	
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233	
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170	
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165	
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216	
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320	
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473	
Projected Future Experience	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673	
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917	
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203	
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528	
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891	
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288	
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736	
	2014	1,413,817	2,727,426	2,570,509	181.8%	509	1,305,317	2,518,116	2,373,241	181.8%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233	
	2015	1,310,336	2,880,273	2,671,770	203.9%	476	1,148,102	2,523,661	2,340,974	203.9%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762	
	2016	1,206,853	2,859,367	2,740,371	227.1%	442	1,004,231	2,379,299	2,280,281	227.1%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321	
	2017	1,105,028	2,882,215	2,783,560	251.9%	409	873,706	2,278,864	2,200,861	251.9%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907	
	2018	1,006,832	2,889,283	2,804,086	278.5%	377	756,453	2,170,774	2,106,764	278.5%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513	
	2019	912,721	2,901,308	2,805,409	307.4%	346	651,397	2,070,627	2,002,185	307.4%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137	
	2020	823,091	2,908,033	2,791,155	339.1%	316	557,760	1,970,602	1,891,401	339.1%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776	
2021	738,286	2,903,881	2,768,040	374.9%	287	474,823	1,867,610	1,780,245	374.9%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431		
2022	658,588	2,886,497	2,726,765	414.0%	260	401,807	1,761,064	1,663,611	414.0%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101		
2023	584,210	2,854,105	2,666,520	456.4%	234	338,152	1,652,013	1,543,435	456.4%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788		
2024	515,289	2,807,399	2,597,164	504.0%	209	283,055	1,542,141	1,426,657	504.0%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493		
2025	451,886	2,749,319	2,520,309	557.7%	186	235,567	1,433,217	1,313,834	557.7%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213		
2026	393,984	2,679,810	2,427,884	616.2%	165	194,934	1,325,906	1,201,259	616.2%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948		
2027	341,494	2,596,005	2,311,148	676.8%	145	160,422	1,219,509	1,085,693	676.8%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698		
2028	294,260	2,497,443	2,184,292	742.3%	127	131,302	1,114,383	974,652	742.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462		
2029	252,067	2,385,853	2,048,156	812.5%	111	106,889	1,011,718	868,518	812.5%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240		
2030	214,654	2,262,661	1,906,191	888.0%	96	86,543	912,248	768,528	888.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032		
2031	181,720	2,130,137	1,761,291	969.2%	83	69,693	816,948	675,489	969.2%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835		
2032	152,938	1,991,838	1,621,197	1060.0%	71	55,828	727,094	591,796	1060.0%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650		
2033	127,963	1,853,184	1,492,767	1166.6%	61	44,483	644,216	518,926	1166.6%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476		
2034	106,440	1,717,253	1,370,978	1288.0%	51	35,251	568,717	454,038	1288.0%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312		
2035	88,019	1,584,798	1,249,337	1419.4%	43	27,783	500,234	394,348	1419.4%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156		
2036	72,358	1,455,976	1,131,038	1563.1%	36	21,790	438,456	340,603	1563.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011		
2037	59,130	1,330,319	1,011,691	1711.0%	30	17,015	382,816	291,127	1711.0%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878		
2038	48,030	1,206,896	893,482	1860.3%	25	13,226	332,353	246,046	1860.3%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754		
2039	38,777	1,086,720	783,560	2020.7%	20	10,228	286,636	206,674	2020.7%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638		
2040	31,114	972,017	685,940	2204.6%	16	7,865	245,694	173,383	2204.6%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528		
2041	24,811	865,364	602,750	2429.4%	13	6,012	209,695	146,059	2429.4%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423		
2042	19,660	767,761	528,604	2688.8%	11	4,568	178,396	122,826	2688.8%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324		
2043	15,479	679,087	461,973	2984.6%	8	3,449	151,318	102,940	2984.6%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228		
2044	12,107	598,946	401,826	3319.0%	7	2,587	127,965	85,850	3319.0%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137		
2045	9,405	526,233	345,264	3671.1%	5	1,926	107,779	70,714	3671.1%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048		
2046	7,252	459,854	292,681	4035.6%	4	1,4														

**Exhibit II**  
**MetLife Insurance Company USA**  
**Virginia-Specific Experience Projections with 28.7% Increase**  
**LTC3+ Comprehensive Policy Forms**

	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	Morbidity Factors		Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence				
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%			0.0000		1.0000		5.85%	3.0314		
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%			0.0000		1.0000		5.85%	2.8638		
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%			0.0100		0.9900		5.85%	2.7055		
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%			0.0185		0.9815		5.85%	2.5559		
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%			0.0328		0.9672		5.85%	2.4146		
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%			0.0242		0.9758		5.85%	2.2811		
	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%			0.0174		0.9826		5.85%	2.1550		
	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%			0.0152		0.9848		5.85%	2.0359		
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%			0.0179		0.9821		5.85%	1.9233		
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%			0.0170		0.9830		5.85%	1.8170		
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%			0.0133		0.9867		5.85%	1.7165		
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%			0.0175		0.9825		5.85%	1.6216		
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%			0.0274		0.9726		5.85%	1.5320		
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%			0.0324		0.9676		5.85%	1.4473		
Projected Future Experience	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%			0.0306		0.9694		5.85%	1.3673		
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%			0.0285		0.9715		5.85%	1.2917		
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%			0.0325		0.9675		5.85%	1.2203		
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%			0.0272		0.9728		5.85%	1.1528		
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%			0.0312		0.9688		5.85%	1.0891		
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%			0.0288		0.9712		5.85%	1.0288		
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736	
	2014	1,544,653	2,719,941	2,538,683	164.4%	504	1,426,113	2,511,206	2,343,858	164.4%	1.1154	1.1249	1.0042	0.0600	0.0100	0.9306	0.9185	5.47%	0.9233	
	2015	1,621,623	2,850,912	2,594,239	160.0%	471	1,420,847	2,497,936	2,273,042	160.0%	1.1539	1.1185	1.0098	0.0652	0.0000	0.9348	0.9047	5.43%	0.8762	
	2016	1,493,556	2,806,842	2,660,849	178.2%	438	1,242,798	2,335,592	2,214,110	178.2%	1.0000	1.1028	1.0098	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321	
	2017	1,367,541	2,815,019	2,702,784	197.6%	405	1,081,266	2,225,735	2,136,995	197.6%	1.0000	1.0986	1.0098	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907	
	2018	1,246,018	2,813,688	2,722,714	218.5%	373	936,157	2,113,979	2,045,628	218.5%	1.0000	1.0949	1.0098	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513	
	2019	1,129,549	2,821,379	2,723,999	241.2%	342	806,145	2,013,583	1,944,085	241.2%	1.0000	1.0930	1.0098	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137	
	2020	1,018,626	2,826,065	2,710,159	266.1%	313	690,263	1,915,057	1,836,515	266.1%	1.0000	1.0926	1.0098	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776	
2021	913,675	2,821,219	2,687,715	294.2%	284	587,623	1,814,446	1,728,584	294.2%	1.0000	1.0949	1.0098	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431		
2022	815,044	2,803,816	2,647,638	324.8%	257	497,262	1,710,620	1,615,335	324.8%	1.0000	1.0936	1.0098	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101		
2023	722,996	2,772,025	2,589,141	358.1%	231	418,484	1,604,503	1,498,646	358.1%	1.0000	1.0917	1.0098	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788		
2024	637,702	2,726,449	2,521,798	395.5%	207	350,298	1,497,675	1,385,257	395.5%	1.0000	1.0936	1.0098	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493		
2025	559,237	2,669,903	2,447,173	437.6%	184	291,529	1,391,817	1,275,708	437.6%	1.0000	1.0959	1.0098	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213		
2026	487,580	2,602,307	2,357,430	483.5%	163	241,243	1,287,559	1,166,400	483.5%	1.0000	1.0942	1.0098	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948		
2027	422,620	2,520,861	2,244,081	531.0%	144	198,532	1,184,209	1,054,188	531.0%	1.0000	1.0876	1.0098	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698		
2028	364,165	2,425,106	2,120,907	582.4%	126	162,494	1,082,106	946,369	582.4%	1.0000	1.0862	1.0098	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462		
2029	311,949	2,316,715	1,988,721	637.5%	110	132,282	982,400	843,315	637.5%	1.0000	1.0840	1.0098	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240		
2030	265,648	2,197,069	1,850,875	696.7%	95	107,102	885,803	746,227	696.7%	1.0000	1.0823	1.0098	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032		
2031	224,890	2,068,369	1,710,180	760.5%	82	86,250	793,259	655,887	760.5%	1.0000	1.0809	1.0098	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835		
2032	189,271	1,934,068	1,574,152	831.7%	70	69,091	706,006	574,623	831.7%	1.0000	1.0831	1.0098	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650		
2033	158,362	1,799,426	1,449,449	915.3%	60	55,051	625,529	503,867	915.3%	1.0000	1.0898	1.0098	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476		
2034	131,727	1,667,432	1,331,194	1010.6%	51	43,625	552,218	440,863	1010.6%	1.0000	1.0934	1.0098	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312		
2035	108,929	1,538,816	1,213,083	1113.6%	43	34,383	485,721	382,904	1113.6%	1.0000	1.0913	1.0098	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156		
2036	89,548	1,413,730	1,098,217	1226.4%	36	26,967	425,734	330,719	1226.4%	1.0000	1.0906	1.0098	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011		
2037	73,177	1,291,718	982,333	1342.4%	30	21,058	371,708	282,679	1342.4%	1.0000	1.0840	1.0098	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878		
2038	59,440	1,171,875	867,554	1459.5%	24	16,369	322,709	238,906	1459.5%	1.0000	1.0767	1.0098	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754		
2039	47,989	1,055,186	760,822	1585.4%	20	12,658	278,318	200,676	1585.4%	1.0000	1.0757	1.0098	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638		
2040	38,506	943,810	666,035	1729.7%	16	9,733	238,564	168,352	1729.7%	1.0000	1.0805	1.0098	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528		
2041	30,705	840,252	585,259	1906.1%	13	7,440	203,610	141,820	1906.1%	1.0000	1.0913	1.0098	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423		
2042	24,330	745,481	513,265	2109.6%	11	5,653	173,219	119,262	2109.6%	1.0000	1.0960	1.0098	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324		
2043	19,156	659,381	448,568	2341.7%	8	4,268	146,927	99,953	2341.7%	1.0000	1.0993	1.0098	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228		
2044	14,983	581,565	390,165	2604.0%	7	3,201	124,252	83,359	2604.0%	1.0000	1.1013	1.0098	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137		
2045	11,639	510,963	335,245	2880.4%	5	2,384	104,651	68,662	2880.4%	1.0000	1.0954	1.0098	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048		
2046	8,975	446,509	284,188	3166.3%	4	1,762	87,649	55,786	3166.3%	1.0000	1.0887	1.0098	0.2256	0.						

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	117	0	206	175.8%
1994	1,419,892	0	476,450	33.6%
1995	13,152,045	560,105	3,810,030	33.2%
1996	37,034,766	1,781,288	16,894,260	50.4%
1997	57,327,246	9,706,939	37,271,842	81.9%
1998	59,124,071	8,413,608	44,235,298	89.0%
1999	59,377,893	12,544,965	46,216,002	99.0%
2000	58,204,912	17,202,695	46,943,221	110.2%
2001	57,586,942	22,242,106	46,624,153	119.6%
2002	56,932,492	25,283,674	46,061,843	125.3%
2003	56,044,944	29,257,693	46,575,182	135.3%
2004	63,263,529	37,129,276	43,881,205	128.1%
2005	72,440,418	39,268,369	42,218,613	112.5%
2006	70,334,953	43,647,975	41,910,315	121.6%
2007	69,143,167	51,120,547	41,756,115	134.3%
2008	67,751,293	65,299,753	40,896,760	156.7%
2009	66,186,623	69,778,658	38,508,873	163.6%
2010	71,346,710	78,865,111	35,768,049	160.7%
2011	77,471,434	84,273,508	27,888,363	144.8%
2012	75,078,147	86,803,057	32,798,335	159.3%
Total	1,089,221,593	683,179,327	680,735,114	125.2%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	0	0	0	0.0%
1994	45,840	0	19,263	42.0%
1995	400,019	0	120,690	30.2%
1996	923,209	9,099	499,440	55.1%
1997	1,348,656	1,880	912,066	67.8%
1998	1,316,741	260,974	1,027,421	97.8%
1999	1,292,510	527,770	1,068,528	123.5%
2000	1,277,230	283,196	1,063,002	105.4%
2001	1,257,728	656,406	1,103,051	139.9%
2002	1,235,797	464,646	1,095,475	126.2%
2003	1,214,614	236,777	1,144,845	113.7%
2004	1,194,919	680,583	1,141,792	152.5%
2005	1,197,409	933,505	1,064,447	166.9%
2006	1,422,987	340,367	1,013,416	95.1%
2007	1,451,750	836,224	1,076,549	131.8%
2008	1,421,142	657,421	1,064,410	121.2%
2009	1,377,794	1,984,806	1,131,125	226.2%
2010	1,347,863	1,984,110	1,148,836	232.4%
2011	1,356,259	2,108,229	1,068,951	234.3%
2012	1,561,013	1,640,562	943,020	165.5%
Total	22,643,478	13,606,556	17,706,327	138.3%

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5**

**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit V

## METLIFE INSURANCE COMPANY USA Current Annual Premiums

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-COLI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

**Exhibit V**

**METLIFE INSURANCE COMPANY USA  
Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

#### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### 5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-COLI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
Elimination Period				Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### 3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*



**Exhibit VI**

**METLIFE INSURANCE COMPANY USA  
Annual Premiums with 28.7% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

# Exhibit VI

## METLIFE INSURANCE COMPANY USA Annual Premiums with 28.7% Rate Increase

### INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5

RIDER: H-5AI

RIDER: H-IBOR

### UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

### Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

*Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)*

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

Reset Form

Company Name and NAIC Number:	MetLife Insurance Company USA, NAIC # 87726
SERFF Tracking Number:	MILL-129963431
Effective Date:	On Approval
(Projected) Number of Insureds Affected:	573
New Rates	
Average Annual Premium Per Member:	2,733

Revised Rates	
Average Annual Premium Per Member:	3,518
Average Requested Percentage Rate Change Per Member:	28.7%
Minimum Requested Percentage Rate Change Per Member:	28.7%
Maximum Requested Percentage Rate Change Per Member:	28.7%

Plans Affected  
(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
H-LTC3JP H-LTC3JP-1 H-LTC3JP-5 H-5AI H-COLI H-NF3 H-IBOR	Long Term Care Long Term Care Long Term Care Annual 5% Compound Benefit Inflation Rider Cost of Living (CPI) Benefit Inflation Rider Nonforfeiture Benefit Rider Increased Benefits Option Rider

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

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