Filing at a Glance

Company:	MetLife Insurance Company USA
Product Name:	Long-Term Care
State:	Virginia
TOI:	LTC04I Individual Long Term Care - Nursing Home
Sub-TOI:	LTC04I.002 Non Qualified
Filing Type:	Rate
Date Submitted:	03/26/2015
SERFF Tr Num:	MILL-129963541
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963541
State Status:	Approved
Co Tr Num:	LTC3+ NQ FO
Implementation Date Requested:	On Approval
Author(s):	Mike Bergerson, John Hebig, Travis Reisch, Michael Emmert, Alex Moore, Michael McNutt, Samuel Scheevel
Reviewer(s):	Janet Houser (primary)
Disposition Date:	01/20/2016
Disposition Status:	Approved
Implementation Date:	

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

General Information

Project Name: 2013 Rate Increase
Project Number: 145GEC01-30
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: Resubmission
Individual Market Type:
Filing Status Changed: 01/20/2016
State Status Changed: 01/20/2016
Created By: Rolan Manderson-Jones
Corresponding Filing Tracking Number:
State TOI: LTC04I Individual Long Term Care - Nursing Home

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 02/25/2014
Domicile Status Comments: A 25.0% rate increase was approved in Delaware on 02/25/2014
Market Type: Individual
Previous Filing Number: MILL-129257029
Overall Rate Impact: 16.8%
Deemer Date:
Submitted By: John Hebig
State Sub-TOI: LTC04I.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-LTC3JFO and H-LTC3JFO2 are existing individual facility only long term care policies of insurance previously approved in 1994. These forms were issued in Virginia from May 1994 through April 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This is a resubmission of a prior filing, SERFF tracking number MILL-129257029, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257029. 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 39.0% increase was approved on May 6, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 27.9% increase was approved on July 24, 2011 and implemented on each contract's next billing anniversary beginning November 1, 2011. A premium rate increase of 16.8% is being requested at this time.

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

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

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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
8500 Normandale Lake Blvd.,
Suite 1850
Minneapolis, MN 55437-3830

amy.pahl@milliman.com
952-820-2419 [Phone]
952-897-5301 [FAX]

Filing Company Information

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

MetLife Insurance Company USA
1209 Orange Street
Wilmington, DE 19801
(860) 768-0328 ext. [Phone]

CoCode: 87726
Group Code: 241
Group Name: Metropolitan Group
FEIN Number: 06-0566090

State of Domicile: Delaware
Company Type: Life/Accident/Health
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Correspondence Summary

Dispositions

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

Amendments

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

Filing Notes

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

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Disposition

Disposition Date: 01/20/2016

Implementation Date:

Status: Approved

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

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	750.900%	10.300%	$11,653	49	$113,132	10.300%	10.300%

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

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

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

SERFF Tracking #:	MILL-129963541	**State Tracking #:**	MILL-129963541	**Company Tracking #:**	LTC3+ NQ FO

State:	Virginia	**Filing Company:**	MetLife Insurance Company USA
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2013 Rate Increase/145GEC01-30		

Amendment Letter

Submitted Date: 01/14/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20160114.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document "MICC RIL VA 121815.pdf" enclosed with the "Supplement to the Actuarial Memorandum" of the LTC4 TQ FO filing (MILL-129963593) provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20151104.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20151104.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20150326.pdf*

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Amendment Letter

Submitted Date: 01/13/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #: MILL-129963541 **State Tracking #:** MILL-129963541 **Company Tracking #:** LTC3+ NQ FO

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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-LTC3JFO, H-LTC3JFO2, H-5AIFO, H-COLRFO, H-NF3	Revised	Previous State Filing Number: MILL-126439261 Percent Rate Change Request: 10.3	Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC3JFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_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-LTC3JFO2*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-LTC3JFO2*	*Revised*	*Previous State Filing Number:*	*Prem_Current_LTC3+_NQ_FO_VA_20150326*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				MILL-129257029 Percent Rate Change Request: 16.8	*6.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	
3	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
3	*Rate Tables*	*H-5AIFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-5AIFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	*03/26/2015 By: John Hebig*
4	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
4	*Rate Tables*	*H-COLRFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-COLRFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963541*	**State Tracking #:**	*MILL-129963541*	**Company Tracking #:**	*LTC3+ NQ FO*

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate/Rule Schedule Item Changes

				Request: 16.8	*_VA_16.8_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-NF3*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
5	*Rate Tables*	*H-NF3*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC3+_NQ_FO_VA_20160113.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.*
Attachment(s):	*AM_LTC3+_NQ_FO_VA_20151104.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.*
Attachment(s):	*AM_LTC3+_NQ_FO_VA_20150326.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	The document “MICC RIL VA 121815.pdf” enclosed with the “Supplement to the Actuarial Memorandum” of the LTC4 TQ FO filing (MILL-129963593) provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20151104.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20151104.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20150326.pdf*

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Amendment Letter

Submitted Date: 11/04/2015

Comments:

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

Thank you for your assistance with this filing.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #: MILL-129963541 **State Tracking #:** MILL-129963541 **Company Tracking #:** LTC3+ NQ FO

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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-LTC3JFO	Revised	Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-LTC3JFO2	Revised	Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-LTC3JFO2*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-5AIFO	Revised	Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-5AIFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*	

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate/Rule Schedule Item Changes

				Request: 16.8	*_VA_16.8_20150326.pdf,*	
4	Rate Tables	H-COLRFO	Revised	Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-COLRFO*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	*03/26/2015 By: John Hebig*
5	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 10.3	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf,	11/04/2015 By:
Previous Version						
5	*Rate Tables*	*H-NF3*	*Revised*	*Previous State Filing Number: MILL-129257029 Percent Rate Change Request: 16.8*	*Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf, Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf,*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to August 25, 2015 Phone Call
Comments:	
Attachment(s):	VA_LTC3+ NQ FO_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ NQ FO_State Status Listing_20151104.xlsb

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC3+_NQ_FO_VA_20151104.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.*
Attachment(s):	*AM_LTC3+_NQ_FO_VA_20150326.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20151104.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20150326.pdf*

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 09:42 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:56 AM

Subject:

RRS

Comments:

rate summaries

Reset Form

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

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129963541

Effective Date: On Approval

(Projected) Number of Insureds Affected: 49

New Rates

Average Annual Premium Per Member: 2,309

Revised Rates

Average Annual Premium Per Member: 2,547

Average Requested Percentage Rate Change Per Member: 10.3%

Minimum Requested Percentage Rate Change Per Member: 10.3%

Maximum Requested Percentage Rate Change Per Member: 10.3%

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

Form#	"Product Name"(if applicable)
H-LTC3JFO	Nursing Facility Only
H-LTC3JFO2	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider

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

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

Rate Increase Driver Narrative

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

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

Company Name and NAIC Number: MetLife Insurance Company USA 87726

SERFF Tracking Number: MILL-129963541

Disposition: Approve

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

Revised Rates

Average Annual Premium Per Member: $ 2547

Average Requested Percentage Rate Change Per Member: 10.3%

Minimum Requested Percentage Rate Change Per Member: 10.3%

Maximum Requested Percentage Rate Change Per Member: 10.3%

Number of Policy Holders Affected: 49

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

METLIFE Insurance Company USA (the company) requested a 16.8% rate increase. The company did, however, reduce the requested rate increase to 10.3% 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 243.4% and the lifetime loss ratio will be 100.5 %. 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 1990 through 1995, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. Two prior increases were previously approved: 39.0% in 2005 and 27.9% 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 (91%) 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 750.9% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern and due to the limited credibility of the aggregate loss data, the company proposed to reduce the rate increase to 10.3%.

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

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

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 01:50 PM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:56 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

ACTUARIAL RESOURCES CORPORATION
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1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
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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-129963541
Forms H-LTC3JFO and H-LTC3JFO2

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 (91%) 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 750% 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 9.8%.

Historical Background

This filing was originally submitted as MILL-129257029 under previous company name, MetLife Insurance Company of Connecticut. There have been two previous rate increases: 39.0% approved in 2005 and 27.9% approved in 2011. The Company is now requesting a 16.8% 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 49 policies with $113k premium in force in Virginia, and 2,173 policies with annual premiums of $4.4m 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 0.7% 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 and other plans issued in the same underwriting era 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 989 claims. The Company has chosen to use 1,082 claims as the standard for full credibility which would result in 96% credibility. Use of a 3-5X multiple as recommended by the working group would result in credibility between 43%-55%. Even though this policy form is only partially credible, it should be noted that the experience of this form was combined with other similar products offered by the Company in each underwriting era to arrive at the morbidity assumption used.

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

Policy Duration	Original Lapse Assump	2005 Lapse Assump	2010 Lapse Assump	2014 Lapse Assump	Raw Lapse Exper
1	13.00%	5.00%	6.00%	6.00%	6.07%
2	10.00%	3.00%	4.00%	4.00%	4.20%
3	7.00%	2.00%	2.50%	2.50%	2.46%
4	4.00%	0.80%	1.50%	1.50%	1.60%
5	4.00%	0.80%	1.30%	1.30%	1.30%
6	4.00%	0.75%	1.10%	1.10%	1.10%
7	4.00%	0.75%	0.90%	1.00%	1.00%
8-13	4.00%	0.75%	0.80%	1.00%	1.00%
14-19	4.00%	0.75%	0.95%	1.40%	1.40%
20+	4.00%	0.75%	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 90.0% to 88.7% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 89.6%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 91% 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 16.8% rate increase requested only moves the expected loss ratio from 90% to 89%. 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	41,496,110	38,058,483	20,165,452	104.2%
Future LR	272.6%	244.0%	333.9%	-36.0%

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 51.6%. Since this ratio without an increase is 58.9%, **no increase** would be allowed under this measure.

The Bureau has expressed a general concern about Virginia's policyholders providing some subsidization of the nationwide results in situations where the cumulative rate increase in Virginia exceeds the nationwide average rate increase level. The Company has submitted a list of the increases requested in the 39 states and D.C with premiums in force. The Company has filed for a rate increase in 38 of those 40 jurisdictions. Final dispositions have been reached in 33 of those jurisdictions representing approximately 65% of total annual premium. The average cumulative rate increase across those 35 jurisdictions (33 final plus 2 not filed) is 95.3%. For comparison, if the requested 16.8% rate increase is approved, the cumulative rate increase in Virginia would be 107.6%. A rate increase of **9.8%** 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 116.3%, which would be matched in Virginia with a rate increase of 21.7%.

Analysis of Bulletin

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

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

<u>Actuarial Assumptions for Establishing Rate Increase Requests</u>

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 16.8% 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: *LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	10.300%	16.800%
Written Premium Change for this Program	$11653	$19006
Maximum %Change (where required)	10.300%	16.800%
Minimum %Change (where required)	10.300%	16.800%

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	27.900%
Effective Date of Last Rate Revision:	11/01/2011
Filing Method of Last Filing:	Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	750.900%	10.300%	$11,653	49	$113,132	10.300%	10.300%

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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-LTC3JFO, H-LTC3JFO2, H-5AIFO, H-COLRFO, H-NF3	Revised	Previous State Filing Number: MILL-126439261 Percent Rate Change Request: 10.3	Prem_LTC3+_NQ_FO_VA_10.3_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	

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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

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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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

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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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)

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Supporting Document Schedules

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

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC3+_NQ_FO_VA_20160113.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20160114.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC3+_NQ_FO_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Supplement to the Actuarial Memorandum
Comments:	
Attachment(s):	Supp_LTC3+_NQ_FO_VA_20150326.pdf MICC RIL 07152014.pdf MICC FAQ 10152013.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Rate Revision Review Requirements Checklist

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Comments:	
Attachment(s):	Checklist Rate Revisions_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2015 MetLife Auth Letter_LTC3+ NQ FO_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Appendix
Comments:	
Attachment(s):	Appendix_LTC3+_NQ_FO_VA_20150326.pdf MICC OLB 03242015 VA.pdf MetLife Insurance Company USA Amendment.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Response to August 25, 2015 Phone Call
Comments:	
Attachment(s):	VA_LTC3+ NQ FO_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ NQ FO_State Status Listing_20151104.xlsb
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Attachment VA_LTC3+ NQ FO_State Status Listing_20151104.xlsb is not a PDF document and cannot be reproduced here.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Nursing Facility Only Product

January 2016

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFO
Nursing Facility Only	H-LTC3JFO2
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3

These policy forms are individual policy forms providing facility only long term care coverage. These forms were issued in Virginia from May 1994 through April 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.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

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

3. Renewability

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. 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+ Nursing Facility Only Product

January 2016

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1994 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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

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

Voluntary Lapse Rates

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

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

Mortality Selection Factors

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

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

The above assumptions are based on actual experience of the policies in-force under 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, and inflation protection option.

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	49.9%
Semi-Annual	0.51*AP	16.9%
Quarterly	0.26*AP	8.0%
Monthly	0.09*AP	25.2%

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 and includes earned premiums, paid claims, incurred claims, and loss ratios. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for 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

v = 1 / 1.0585 = 0.944714

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

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

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

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

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

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

15. Projected Earned Premiums and Incurred Claims

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

16. History of Previous Rate Revisions

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on May 6, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 27.9% increase was approved on July 24, 2011 and implemented on each contract's next billing anniversary beginning November 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 16.8%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 10.3% 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 10.3% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 10.3% 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: $2,309
After increase: $2,547

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	0.3%
48 - 52	1.5%
53 - 57	4.7%
58 - 62	16.4%
63 - 67	34.5%
68 - 72	28.4%
73 +	14.2%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	43.9%
60-day	19.1%
100-day	37.0%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	9.3%
3-Year	35.8%
5-Year	30.4%
Unlimited	24.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	24.6%
Compound	26.9%
CPI	48.5%

21. Number of Policyholders

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

	Number of Insured	Annual Premium based on 2012 In-force
Virginia	49	$113,132
Nationwide	2,173	$4,407,766

22. Actuarial Certification

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

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

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

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

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

Date: January 13, 2016

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	407,453	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	1,426,945	2,346	82,519	5.8%	2,064	3,860,572	6,348	223,254	5.8%				0.0310		0.9690		5.85%	2.7055
	1996	3,730,743	52,218	11,147	0.3%	4,227	9,535,427	133,464	28,492	0.3%				0.0424		0.9576		5.85%	2.5559
	1997	5,422,839	150,923	436,323	8.0%	4,452	13,093,985	364,418	1,053,545	8.0%				0.0544		0.9456		5.85%	2.4146
	1998	5,640,501	284,738	1,034,035	18.3%	4,556	12,866,578	649,517	2,358,742	18.3%				0.0479		0.9521		5.85%	2.2811
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,385	12,190,007	1,195,902	2,782,465	22.8%				0.0428		0.9572		5.85%	2.1550
Experience	2000	5,491,309	897,304	2,027,535	36.9%	4,253	11,179,489	1,826,778	4,127,759	36.9%				0.0301		0.9699		5.85%	2.0359
	2001	5,384,424	1,769,130	2,627,944	48.8%	4,118	10,355,848	3,402,562	5,054,318	48.8%				0.0317		0.9683		5.85%	1.9233
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,982	9,572,960	3,835,426	6,417,424	67.0%				0.0330		0.9670		5.85%	1.8170
	2003	5,097,934	2,844,935	4,978,514	97.7%	3,837	8,750,667	4,883,367	8,545,682	97.7%				0.0364		0.9636		5.85%	1.7165
	2004	5,753,976	3,000,636	5,050,112	87.8%	3,652	9,330,725	4,865,871	8,189,329	87.8%				0.0482		0.9518		5.85%	1.6216
	2005	6,390,917	3,156,842	5,702,692	89.2%	3,441	9,790,634	4,836,158	8,736,300	89.2%				0.0578		0.9422		5.85%	1.5320
	2006	6,111,956	3,185,438	6,594,725	107.9%	3,291	8,845,618	4,610,172	9,544,313	107.9%				0.0436		0.9564		5.85%	1.4473
	2007	5,895,284	2,075,948	6,841,053	116.0%	3,133	8,060,333	2,838,341	9,353,437	116.0%				0.0480		0.9520		5.85%	1.3673
	2008	5,584,928	9,139,871	8,083,388	144.7%	2,936	7,213,835	11,805,615	10,440,998	144.7%				0.0629		0.9371		5.85%	1.2917
	2009	5,269,582	12,866,746	8,127,224	154.2%	2,758	6,430,208	15,700,650	9,917,246	154.2%				0.0606		0.9394		5.85%	1.2203
	2010	5,600,905	11,353,248	6,577,388	117.4%	2,549	6,456,653	13,087,881	7,582,330	117.4%				0.0758		0.9242		5.85%	1.1528
	2011	5,858,856	8,451,916	10,395,235	177.4%	2,339	6,380,612	9,204,595	11,320,975	177.4%				0.0824		0.9176		5.85%	1.0891
	2012	5,430,517	8,843,118	9,022,466	166.1%	2,173	5,587,159	9,098,195	9,282,716	166.1%				0.0710		0.9290		5.85%	1.0288
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,954,989	8,611,533	8,954,500	180.7%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	4,621,477	10,812,491	9,156,109	198.1%	1,839	4,266,813	9,982,713	8,453,445	198.1%	1.0000	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	5.47%	0.9233
Future	2015	4,161,169	10,967,361	8,940,937	214.9%	1,673	3,645,968	9,609,474	7,833,945	214.9%	1.0000	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	5.43%	0.8762
Experience	2016	3,714,512	10,329,686	8,557,869	230.4%	1,510	3,090,871	8,595,402	7,121,061	230.4%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,289,303	9,644,414	8,091,611	246.0%	1,354	2,600,734	7,625,493	6,397,747	246.0%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	2,891,631	8,962,628	7,578,136	262.1%	1,206	2,172,538	6,733,796	5,693,600	262.1%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,523,618	8,381,329	7,051,556	279.4%	1,068	1,801,075	5,981,650	5,032,608	279.4%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,186,492	7,822,482	6,526,445	298.5%	939	1,481,657	5,300,834	4,422,586	298.5%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	1,880,366	7,270,477	5,998,625	319.0%	820	1,209,344	4,675,954	3,857,972	319.0%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,604,849	6,719,192	5,474,691	341.1%	711	979,125	4,099,408	3,340,132	341.1%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,359,106	6,171,061	4,960,497	365.0%	612	786,678	3,571,933	2,871,234	365.0%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,141,912	5,630,813	4,460,934	390.7%	523	627,267	3,093,081	2,450,450	390.7%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	951,720	5,105,142	3,985,077	418.7%	444	496,130	2,661,304	2,077,416	418.7%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	786,733	4,599,199	3,535,799	449.4%	373	389,257	2,275,573	1,749,429	449.4%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	644,968	4,117,348	3,114,277	482.9%	312	302,983	1,934,181	1,462,974	482.9%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	524,327	3,662,043	2,720,961	518.9%	258	233,960	1,634,039	1,214,119	518.9%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	422,657	3,235,663	2,360,771	558.6%	212	179,227	1,372,079	1,001,082	558.6%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	337,810	2,840,668	2,036,426	602.8%	173	136,197	1,145,286	821,036	602.8%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	267,697	2,478,310	1,744,922	651.8%	140	102,667	950,479	669,211	651.8%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	210,328	2,148,730	1,484,339	705.7%	112	76,777	784,366	541,838	705.7%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	163,846	1,851,615	1,256,046	766.6%	89	56,957	643,671	436,635	766.6%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	126,554	1,586,113	1,055,736	834.2%	70	41,912	525,287	349,637	834.2%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	96,928	1,350,611	880,601	908.5%	55	30,595	426,315	277,958	908.5%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	73,620	1,143,014	729,622	991.1%	43	22,170	344,210	219,720	991.1%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	55,460	961,524	600,618	1083.0%	33	15,959	276,691	172,835	1083.0%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	41,444	804,149	491,757	1186.6%	25	11,413	221,445	135,419	1186.6%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	30,730	669,329	402,959	1311.3%	19	8,105	176,544	106,285	1311.3%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	22,615	555,084	329,187	1455.6%	14	5,716	140,307	83,208	1455.6%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	16,524	458,763	267,665	1619.9%	11	4,004	111,168	64,861	1619.9%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	11,990	377,696	215,519	1797.4%	8	2,786	87,761	50,078	1797.4%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	8,644	309,487	172,297	1993.3%	6	1,926	68,962	38,392	1993.3%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	6,192	252,153	135,924	2195.3%	4	1,323	53,873	29,040	2195.3%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	4,407	204,092	106,319	2412.5%	3	903	41,800	21,775	2412.5%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,117	163,958	82,130	2635.0%	2	612	32,185	16,122	2635.0%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,190	130,708	62,997	2877.0%	2	412	24,586	11,850	2877.0%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,527	103,418	47,641	3119.4%	1	275	18,638	8,586	3119.4%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,057	81,237	35,846	3391.8%	1	183	14,029	6,190	3391.8%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	725	63,382	26,629	3673.5%	1	120	10,488	4,406	3673.5%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	492	49,063	19,346	3929.9%	1	78	7,779	3,067	3929.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	330	37,638	13,792	4173.7%	1	50	5,719	2,096	4173.7%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	95,159,183	70,741,197	82,415,418	86.6%	62,559	159,908,763	92,345,259	114,959,325	71.9%									
	Future	39,278,487	140,897,236	113,910,052	290.0%	16,672	29,739,756	93,870,036	78,004,551	262.3%									
	Lifetime	134,437,670	211,638,433	196,325,470	146.0%	79,231	189,648,519	186,215,295	192,963,876	101.7%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 10.3% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	407,453	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	1,426,945	2,346	82,519	5.8%	2,064	3,860,572	6,348	223,254	5.8%				0.0310		0.9690		5.85%	2.7055
	1996	3,730,743	52,218	11,147	0.3%	4,227	9,535,427	133,464	28,492	0.3%				0.0424		0.9576		5.85%	2.5559
	1997	5,422,839	150,923	436,323	8.0%	4,452	13,093,985	364,418	1,053,545	8.0%				0.0544		0.9456		5.85%	2.4146
	1998	5,640,501	284,738	1,034,035	18.3%	4,556	12,866,578	649,517	2,358,742	18.3%				0.0479		0.9521		5.85%	2.2811
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,385	12,190,007	1,195,902	2,782,465	22.8%				0.0428		0.9572		5.85%	2.1550
Experience	2000	5,491,309	897,304	2,027,535	36.9%	4,253	11,179,489	1,826,778	4,127,759	36.9%				0.0301		0.9699		5.85%	2.0359
	2001	5,384,424	1,769,130	2,627,944	48.8%	4,118	10,355,848	3,402,562	5,054,318	48.8%				0.0317		0.9683		5.85%	1.9233
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,982	9,572,960	3,835,426	6,417,424	67.0%				0.0330		0.9670		5.85%	1.8170
	2003	5,097,934	2,844,935	4,978,514	97.7%	3,837	8,750,667	4,883,367	8,545,682	97.7%				0.0364		0.9636		5.85%	1.7165
	2004	5,753,976	3,000,636	5,050,112	87.8%	3,652	9,330,725	4,865,871	8,189,329	87.8%				0.0482		0.9518		5.85%	1.6216
	2005	6,390,917	3,156,842	5,702,692	89.2%	3,441	9,790,634	4,836,158	8,736,300	89.2%				0.0578		0.9422		5.85%	1.5320
	2006	6,111,956	3,185,438	6,594,725	107.9%	3,291	8,845,618	4,610,172	9,544,313	107.9%				0.0436		0.9564		5.85%	1.4473
	2007	5,895,284	2,075,948	6,841,053	116.0%	3,133	8,060,333	2,838,341	9,353,437	116.0%				0.0480		0.9520		5.85%	1.3673
	2008	5,584,928	9,139,871	8,083,388	144.7%	2,936	7,213,835	11,805,615	10,440,998	144.7%				0.0629		0.9371		5.85%	1.2917
	2009	5,269,582	12,866,746	8,127,224	154.2%	2,758	6,430,208	15,700,650	9,917,246	154.2%				0.0606		0.9394		5.85%	1.2203
	2010	5,600,905	11,353,248	6,577,388	117.4%	2,549	6,456,653	13,087,881	7,582,330	117.4%				0.0758		0.9242		5.85%	1.1528
	2011	5,858,856	8,451,916	10,395,235	177.4%	2,339	6,380,612	9,204,595	11,320,975	177.4%				0.0824		0.9176		5.85%	1.0891
	2012	5,430,517	8,843,118	9,022,466	166.1%	2,173	5,587,159	9,098,195	9,282,716	166.1%				0.0710		0.9290		5.85%	1.0288
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,954,989	8,611,533	8,954,500	180.7%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	4,826,485	10,812,491	9,156,109	189.7%	1,839	4,456,088	9,982,713	8,453,445	189.7%	1.0462	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	5.47%	0.9233
Future	2015	4,589,769	10,967,361	8,940,937	194.8%	1,673	4,021,503	9,609,474	7,833,945	194.8%	1.0543	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	5.43%	0.8762
Experience	2016	4,097,107	10,329,686	8,557,869	208.9%	1,510	3,409,230	8,595,402	7,121,061	208.9%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,628,102	9,644,414	8,091,611	223.0%	1,354	2,868,610	7,625,493	6,397,747	223.0%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	3,189,469	8,962,628	7,578,136	237.6%	1,206	2,396,310	6,733,796	5,693,600	237.6%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,783,551	8,381,329	7,051,556	253.3%	1,068	1,986,586	5,981,650	5,032,608	253.3%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,411,701	7,822,482	6,526,445	270.6%	939	1,634,267	5,300,834	4,422,586	270.6%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	2,074,043	7,270,477	5,998,625	289.2%	820	1,333,906	4,675,954	3,857,972	289.2%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,770,149	6,719,192	5,474,691	309.3%	711	1,079,975	4,099,408	3,340,132	309.3%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,499,094	6,171,061	4,960,497	330.9%	612	867,705	3,571,933	2,871,234	330.9%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,259,529	5,630,813	4,460,934	354.2%	523	691,876	3,093,081	2,450,450	354.2%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	1,049,747	5,105,142	3,985,077	379.6%	444	547,232	2,661,304	2,077,416	379.6%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	867,766	4,599,199	3,535,799	407.5%	373	429,350	2,275,573	1,749,429	407.5%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	711,400	4,117,348	3,114,277	437.8%	312	334,190	1,934,181	1,462,974	437.8%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	578,333	3,662,043	2,720,961	470.5%	258	258,058	1,634,039	1,214,119	470.5%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	466,191	3,235,663	2,360,771	506.4%	212	197,688	1,372,079	1,001,082	506.4%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	372,605	2,840,668	2,036,426	546.5%	173	150,225	1,145,286	821,036	546.5%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	295,270	2,478,310	1,744,922	591.0%	140	113,242	950,479	669,211	591.0%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	231,991	2,148,730	1,484,339	639.8%	112	84,685	784,366	541,838	639.8%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	180,722	1,851,615	1,256,046	695.0%	89	62,824	643,671	436,635	695.0%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	139,589	1,586,113	1,055,736	756.3%	70	46,229	525,287	349,637	756.3%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	106,912	1,350,611	880,601	823.7%	55	33,746	426,315	277,958	823.7%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	81,203	1,143,014	729,622	898.5%	43	24,454	344,210	219,720	898.5%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	61,172	961,524	600,618	981.9%	33	17,603	276,691	172,835	981.9%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	45,713	804,149	491,757	1075.8%	25	12,588	221,445	135,419	1075.8%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	33,895	669,329	402,959	1188.8%	19	8,940	176,544	106,285	1188.8%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	24,944	555,084	329,187	1319.7%	14	6,305	140,307	83,208	1319.7%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	18,226	458,763	267,665	1468.6%	11	4,416	111,168	64,861	1468.6%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	13,226	377,696	215,519	1629.6%	8	3,073	87,761	50,078	1629.6%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	9,534	309,487	172,297	1807.2%	6	2,124	68,962	38,392	1807.2%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	6,829	252,153	135,924	1990.3%	4	1,459	53,873	29,040	1990.3%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	4,861	204,092	106,319	2187.2%	3	996	41,800	21,775	2187.2%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,438	163,958	82,130	2389.0%	2	675	32,185	16,122	2389.0%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,415	130,708	62,997	2608.4%	2	454	24,586	11,850	2608.4%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,685	103,418	47,641	2828.1%	1	304	18,638	8,586	2828.1%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,166	81,237	35,846	3075.1%	1	201	14,029	6,190	3075.1%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	800	63,382	26,629	3330.4%	1	132	10,488	4,406	3330.4%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	543	49,063	19,346	3562.9%	1	86	7,779	3,067	3562.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	364	37,638	13,792	3783.9%	1	55	5,719	2,096	3783.9%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	95,159,183	70,741,197	82,415,418	86.6%	62,559	159,908,763	92,345,259	114,959,325	71.9%									
	Future	43,598,577	138,771,633	111,908,896	256.7%	16,526	32,042,380	93,870,036	78,004,551	243.4%									
	Lifetime	138,757,760	209,512,830	194,324,314	140.0%	79,085	191,951,143	186,215,295	192,963,876	100.5%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	29,409	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	44,165	0	0	0.0%	44	119,488	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	80,545	0	0	0.0%	85	205,866	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	119,159	0	0	0.0%	85	287,721	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	117,532	0	0	0.0%	84	268,104	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	117,179	1,870	1,865	1.6%	83	252,519	4,030	4,019	1.6%				0.0119		0.9881		5.85%	2.1550
Experience	2000	117,243	4,441	42,606	36.3%	82	238,689	9,041	86,740	36.3%				0.0120		0.9880		5.85%	2.0359
	2001	117,028	45,441	46,462	39.7%	82	225,080	87,396	89,360	39.7%				0.0000		1.0000		5.85%	1.9233
	2002	113,057	59,904	151,099	133.6%	78	205,421	108,844	274,542	133.6%				0.0488		0.9512		5.85%	1.8170
	2003	105,504	7,007	29,369	27.8%	75	181,099	12,028	50,412	27.8%				0.0385		0.9615		5.85%	1.7165
	2004	105,384	23,150	0	0.0%	75	170,892	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	108,565	0	118,259	108.9%	71	166,317	0	181,168	108.9%				0.0533		0.9467		5.85%	1.5320
	2006	132,244	164,749	208,707	157.8%	67	191,392	238,435	302,054	157.8%				0.0563		0.9437		5.85%	1.4473
	2007	129,711	39,282	49,435	38.1%	64	177,348	53,708	67,590	38.1%				0.0448		0.9552		5.85%	1.3673
	2008	119,444	135,034	0	0.0%	59	154,281	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	111,675	197,719	41,841	37.5%	57	136,272	241,267	51,056	37.5%				0.0339		0.9661		5.85%	1.2203
	2010	105,771	117,781	6,931	6.6%	52	121,931	135,776	7,990	6.6%				0.0877		0.9123		5.85%	1.1528
	2011	99,004	34,976	503,090	508.2%	52	107,820	38,090	547,892	508.2%				0.0000		1.0000		5.85%	1.0891
	2012	106,143	144,534	212,039	199.8%	49	109,205	148,703	218,155	199.8%				0.0577		0.9423		5.85%	1.0288
	2013	108,665	221,194	241,288	222.0%	45	105,795	215,352	234,915	222.0%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	99,693	264,879	248,206	249.0%	42	92,043	244,551	229,158	249.0%	1.0000	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	5.47%	0.9233
Future	2015	90,749	274,397	249,647	275.1%	38	79,513	240,424	218,738	275.1%	1.0000	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	5.43%	0.8762
Experience	2016	81,996	275,779	247,672	302.1%	34	68,229	229,478	206,090	302.1%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	73,556	267,524	242,513	329.7%	31	58,158	211,522	191,746	329.7%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	65,564	259,791	234,877	358.2%	28	49,259	195,186	176,468	358.2%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	58,062	251,740	224,868	387.3%	25	41,438	179,664	160,485	387.3%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	51,080	242,942	214,413	419.8%	22	34,614	164,628	145,295	419.8%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	44,634	233,461	204,266	457.7%	19	28,706	150,149	131,372	457.7%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	38,727	223,751	195,276	504.2%	17	23,628	136,511	119,138	504.2%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	33,356	214,061	186,483	559.1%	15	19,307	123,903	107,940	559.1%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	28,507	204,333	177,205	621.6%	12	15,659	112,243	97,341	621.6%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	24,164	194,458	166,955	690.9%	11	12,597	101,371	87,033	690.9%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	20,305	183,998	154,747	762.1%	9	10,046	91,038	76,565	762.1%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	16,906	172,438	139,951	827.8%	8	7,942	81,005	65,744	827.8%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	13,941	159,534	123,981	889.3%	6	6,221	71,186	55,321	889.3%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	11,381	145,479	107,781	947.1%	5	4,826	61,690	45,704	947.1%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	9,193	130,655	92,021	1001.0%	4	3,707	52,677	37,101	1001.0%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	7,346	115,487	77,155	1050.2%	3	2,818	44,292	29,590	1050.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	5,806	100,462	63,606	1095.6%	3	2,119	36,672	23,218	1095.6%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	4,536	86,079	51,765	1141.3%	2	1,577	29,923	17,995	1141.3%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	3,501	72,745	41,589	1187.9%	2	1,159	24,092	13,773	1187.9%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	2,669	60,764	33,203	1244.2%	1	842	19,180	10,480	1244.2%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,006	50,271	26,375	1314.6%	1	604	15,139	7,943	1314.6%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,486	41,215	20,647	1389.6%	1	428	11,860	5,941	1389.6%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,082	33,438	15,801	1460.5%	1	298	9,208	4,351	1460.5%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	773	26,861	12,042	1558.1%	1	204	7,085	3,176	1558.1%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	540	21,398	9,041	1674.0%	1	137	5,409	2,285	1674.0%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	368	16,889	6,603	1794.1%	1	89	4,093	1,600	1794.1%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	244	13,162	4,638	1903.4%	1	57	3,058	1,078	1903.4%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	156	10,098	3,149	2018.0%	1	35	2,250	702	2018.0%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	96	7,614	2,047	2126.3%	1	21	1,627	437	2126.3%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	57	5,641	1,268	2228.1%	1	12	1,155	260	2228.1%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	32	4,104	745	2319.5%	1	6	806	146	2319.5%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	17	2,935	411	2391.0%	1	3	552	77	2391.0%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	9	2,067	211	2429.9%	1	2	373	38	2429.9%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	4	1,439	100	2418.2%	1	1	249	17	2418.2%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	994	42	2333.3%	1	0	164	7	2333.3%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	684	16	2153.4%	1	0	108	3	2153.4%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	471	5	1871.2%	1	0	72	1	1871.2%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	1,959,623	975,887	1,411,702	72.0%	1,265	3,348,855	1,289,277	1,880,978	56.2%									
	Future	901,209	4,595,233	3,822,607	424.2%	399	672,098	2,879,941	2,509,274	373.3%									
	Lifetime	2,860,832	5,571,120	5,234,309	183.0%	1,664	4,020,953	4,169,218	4,390,253	109.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 10.3% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	29,409	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	44,165	0	0	0.0%	44	119,488	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	80,545	0	0	0.0%	85	205,866	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	119,159	0	0	0.0%	85	287,721	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	117,532	0	0	0.0%	84	268,104	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	117,179	1,870	1,865	1.6%	83	252,519	4,030	4,019	1.6%				0.0119		0.9881		5.85%	2.1550
Experience	2000	117,243	4,441	42,606	36.3%	82	238,689	9,041	86,740	36.3%				0.0120		0.9880		5.85%	2.0359
	2001	117,028	45,441	46,462	39.7%	82	225,080	87,396	89,360	39.7%				0.0000		1.0000		5.85%	1.9233
	2002	113,057	59,904	151,099	133.6%	78	205,421	108,844	274,542	133.6%				0.0488		0.9512		5.85%	1.8170
	2003	105,504	7,007	29,369	27.8%	75	181,099	12,028	50,412	27.8%				0.0385		0.9615		5.85%	1.7165
	2004	105,384	23,150	0	0.0%	75	170,892	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	108,565	0	118,259	108.9%	71	166,317	0	181,168	108.9%				0.0533		0.9467		5.85%	1.5320
	2006	132,244	164,749	208,707	157.8%	67	191,392	238,435	302,054	157.8%				0.0563		0.9437		5.85%	1.4473
	2007	129,711	39,282	49,435	38.1%	64	177,348	53,708	67,590	38.1%				0.0448		0.9552		5.85%	1.3673
	2008	119,444	135,034	0	0.0%	59	154,281	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	111,675	197,719	41,841	37.5%	57	136,272	241,267	51,056	37.5%				0.0339		0.9661		5.85%	1.2203
	2010	105,771	117,781	6,931	6.6%	52	121,931	135,776	7,990	6.6%				0.0877		0.9123		5.85%	1.1528
	2011	99,004	34,976	503,090	508.2%	52	107,820	38,090	547,892	508.2%				0.0000		1.0000		5.85%	1.0891
	2012	106,143	144,534	212,039	199.8%	49	109,205	148,703	218,155	199.8%				0.0577		0.9423		5.85%	1.0288
	2013	108,665	221,194	241,288	222.0%	45	105,795	215,352	234,915	222.0%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	103,990	264,879	248,206	238.7%	42	96,010	244,551	229,158	238.7%	1.0450	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	5.47%	0.9233
Future	2015	100,096	274,397	249,647	249.4%	38	87,703	240,424	218,738	249.4%	1.0555	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	5.43%	0.8762
Experience	2016	90,441	275,779	247,672	273.8%	34	75,257	229,478	206,090	273.8%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	81,132	267,524	242,513	298.9%	31	64,148	211,522	191,746	298.9%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	72,317	259,791	234,877	324.8%	28	54,333	195,186	176,468	324.8%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	64,042	251,740	224,868	351.1%	25	45,706	179,664	160,485	351.1%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	56,341	242,942	214,413	380.6%	22	38,179	164,628	145,295	380.6%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	49,231	233,461	204,266	414.9%	19	31,662	150,149	131,372	414.9%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	42,716	223,751	195,276	457.1%	17	26,061	136,511	119,138	457.1%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	36,792	214,061	186,483	506.9%	15	21,296	123,903	107,940	506.9%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	31,444	204,333	177,205	563.6%	12	17,272	112,243	97,341	563.6%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	26,653	194,458	166,955	626.4%	11	13,894	101,371	87,033	626.4%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	22,397	183,998	154,747	690.9%	9	11,081	91,038	76,565	690.9%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	18,648	172,438	139,951	750.5%	8	8,760	81,005	65,744	750.5%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	15,377	159,534	123,981	806.3%	6	6,861	71,186	55,321	806.3%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	12,553	145,479	107,781	858.6%	5	5,323	61,690	45,704	858.6%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	10,140	130,655	92,021	907.5%	4	4,088	52,677	37,101	907.5%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	8,103	115,487	77,155	952.2%	3	3,108	44,292	29,590	952.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	6,404	100,462	63,606	993.3%	3	2,338	36,672	23,218	993.3%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	5,003	86,079	51,765	1034.7%	2	1,739	29,923	17,995	1034.7%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	3,862	72,745	41,589	1077.0%	2	1,279	24,092	13,773	1077.0%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	2,943	60,764	33,203	1128.0%	1	929	19,180	10,480	1128.0%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,213	50,271	26,375	1191.9%	1	666	15,139	7,943	1191.9%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,639	41,215	20,647	1259.8%	1	472	11,860	5,941	1259.8%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,193	33,438	15,801	1324.1%	1	329	9,208	4,351	1324.1%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	852	26,861	12,042	1412.6%	1	225	7,085	3,176	1412.6%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	596	21,398	9,041	1517.7%	1	151	5,409	2,285	1517.7%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	406	16,889	6,603	1626.6%	1	98	4,093	1,600	1626.6%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	269	13,162	4,638	1725.7%	1	62	3,058	1,078	1725.7%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	172	10,098	3,149	1829.6%	1	38	2,250	702	1829.6%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	106	7,614	2,047	1927.7%	1	23	1,627	437	1927.7%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	63	5,641	1,268	2020.1%	1	13	1,155	260	2020.1%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	35	4,104	745	2102.9%	1	7	806	146	2102.9%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	19	2,935	411	2167.8%	1	4	552	77	2167.8%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	10	2,067	211	2203.0%	1	2	373	38	2203.0%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	5	1,439	100	2192.4%	1	1	249	17	2192.4%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	994	42	2115.4%	1	0	164	7	2115.4%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	684	16	1952.3%	1	0	108	3	1952.3%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	471	5	1696.5%	1	0	72	1	1696.5%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	1,959,623	975,887	1,411,702	72.0%	1,265	3,348,855	1,289,277	1,880,978	56.2%									
	Future	1,001,767	4,521,364	3,753,518	374.7%	396	724,913	2,879,941	2,509,274	346.1%									
	Lifetime	2,961,390	5,497,251	5,165,220	174.4%	1,661	4,073,769	4,169,218	4,390,253	107.8%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	142,277	0	40,047	28.1%
1995	1,426,945	82,519	359,126	31.0%
1996	3,730,743	11,147	1,651,987	44.6%
1997	5,422,839	436,323	3,494,282	72.5%
1998	5,640,501	1,034,035	4,118,482	91.3%
1999	5,656,636	1,291,172	4,195,936	97.0%
2000	5,491,309	2,027,535	4,349,860	116.1%
2001	5,384,424	2,627,944	4,084,980	124.7%
2002	5,268,652	3,531,946	3,976,037	142.5%
2003	5,097,934	4,978,514	3,692,397	170.1%
2004	5,753,976	5,050,112	3,075,822	141.2%
2005	6,390,917	5,702,692	2,638,587	130.5%
2006	6,111,956	6,594,725	2,832,089	154.2%
2007	5,895,284	6,841,053	2,526,786	158.9%
2008	5,584,928	8,083,388	1,781,940	176.6%
2009	5,269,582	8,127,224	1,565,468	183.9%
2010	5,600,905	6,577,388	915,351	133.8%
2011	5,858,856	10,395,235	314,901	182.8%
2012	5,430,517	9,022,466	474,065	174.9%
Total	95,159,183	82,415,418	46,088,143	135.0%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	10,269	0	2,797	27.2%
1995	44,165	0	19,331	43.8%
1996	80,545	0	45,578	56.6%
1997	119,159	0	83,727	70.3%
1998	117,532	0	103,384	88.0%
1999	117,179	1,865	106,120	92.2%
2000	117,243	42,606	104,639	125.6%
2001	117,028	46,462	116,506	139.3%
2002	113,057	151,099	89,969	213.2%
2003	105,504	29,369	85,878	109.2%
2004	105,384	0	123,565	117.3%
2005	108,565	118,259	110,371	210.6%
2006	132,244	208,707	104,129	236.6%
2007	129,711	49,435	64,543	87.9%
2008	119,444	0	78,764	65.9%
2009	111,675	41,841	80,928	109.9%
2010	105,771	6,931	20,134	25.6%
2011	99,004	503,090	123,793	633.2%
2012	106,143	212,039	29,639	227.7%
Total	1,959,623	1,411,702	1,493,797	148.3%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

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

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Exhibit VI

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

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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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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)

Reset Form

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

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129963541

Effective Date: On Approval

(Projected) Number of Insureds Affected: 49

New Rates

Average Annual Premium Per Member: 2,309

Revised Rates

Average Annual Premium Per Member: 2,547

Average Requested Percentage Rate Change Per Member: 10.3%

Minimum Requested Percentage Rate Change Per Member: 10.3%

Maximum Requested Percentage Rate Change Per Member: 10.3%

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

Form#	"Product Name"(if applicable)
H-LTC3JFO	Nursing Facility Only
H-LTC3JFO2	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider

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

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

Rate Increase Driver Narrative

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

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milliman.com

March 26, 2015

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

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-129963541

Policy Forms:	Nursing Facility Only	H-LTC3JFO
	Nursing Facility Only	H-LTC3JFO2
	Annual 5% Benefit Inflation Rider	H-5AIFO
	Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
	Nonforfeiture Benefit Rider	H-NF3

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-LTC3JFO and H-LTC3JFO2 are existing individual facility only long term care policies of insurance previously approved in 1994. These forms were issued in Virginia from May 1994 through April 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-129257029, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257029. 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

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.

these forms and associated riders. A 39.0% increase was approved on May 6, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 27.9% increase was approved on July 24, 2011 and implemented on each contract's next billing anniversary beginning November 1, 2011. A premium rate increase of 16.8% is being requested at this time.

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

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

The following electronic items are included in this submission:

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

No filing fee is required for this submission.

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

The contact person for this filing is:

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2419
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/rbmj

Enclosures

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

March 2015

Product	Form Number
Nursing Facility Only	H-LTC3JFO
Nursing Facility Only	H-LTC3JFO2
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3

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 May 1994 through April 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 989 claims reported as of December 31, 2012 nationwide on these policy forms. This means the nationwide credibility on these policy forms is 96%. The credibility percentage is determined as
   $(\text{Number of Claims} / 1{,}082)^{1/2}$. The assumptions used for these policy forms were

developed from experience on this product and similar MetLife USA's individual LTC products combined.

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

   These policy forms were approved in Virginia in 1994 and were issued in Virginia from May 1994 through April 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 39.0% increase was approved on May 6, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 27.9% increase was approved on July 24, 2011 and implemented on each contract's next billing anniversary beginning November 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

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 16.8% 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 52.2%. 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 52.2% 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 16.8% rate increase results in a lifetime loss ratio in Attachment 5 that is below the 60% minimum requirement. A 16.1% 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 16.1% 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 0.7% of all current projected future earned premium. This percentage is the increase relative to

remaining premium that is necessary to make up for lost past premium resulting from a Bureau approval different than that then actuarially justified and requested. Given this increase for lost past premium (0.7%) and the increase justified by restating premium since inception (16.1%), the company believes a rate increase of 16.8% 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 7 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 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 16.8% 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+ Nursing Facility Only Product

March 2015

Table 1
MetLife USA's Individual LTC Products

Policy Form	Product*	In-Force Outside of Virginia	In-Force in Virginia
H-LC2J, et al.	Partnership NQ Comp	X	
H-LC3J, et al.	Partnership NQ Comp	X	
H-NYLC3JQ, et al.	Partnership TQ Comp	X	
H-LC3J-2, et al.	Partnership NQ Comp	X	
H-LC3JQ, et al.	Partnership TQ Comp	X	
H-LC4JQ, et al.	Partnership TQ Comp	X	
H-371, et al. **	NQ Comp	X	
H-LTC2J, et al.	NQ Comp	X	X
H-LTC2JQ, et al.	TQ Comp	X	
H-LTC3J, et al.	NQ Comp	X	X
H-LTC3JP, et al.	NQ Comp	X	X
H-LTC3JQ, et al.	TQ Comp	X	X
H-LTC3JFO, et al.	NQ FO	X	X
H-LTC3JFQ, et al.	TQ FO	X	X
H-LTC4J, et al.	NQ Comp	X	
H-LTC4JQ, et al.	TQ Comp	X	X
H-LTC4JF29, et al.	NQ FO	X	
H-LTC4JFQ, et al.	TQ FO	X	X

** NQ = Non Tax-Qualified; TQ = Tax-Qualified; Comp = Comprehensive; FO = Nursing Facility Only*
***No rate increase is being requested on this policy form.*

18. *Please provide an actual to expected analysis based on the original assumptions.*

    Attachments 9 and 10 to this supplement provide a calendar year actual-to-expected (A:E) analysis for nationwide and Virginia-specific experience, respectively. The expected experience reflects the actual mix of business sold and the original pricing assumptions since inception.

    The experience and projections in Attachment 9 have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis. The experience in Attachment 10 reflects actual history.

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

19. *Provide a copy of the premium notification letter that the company intends to send to policyholders notifying them of the rate increase.*

    Enclosed with this supplement is a copy of the policyholder notification letter which will be sent to policyholders informing them of the rate increase and explaining their options for a reduction in benefits. In the future, slight variations in letter language may occur

that do not materially change the information being provided to the policyholder. As the letter does not require approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

In addition to the policyholder notification letter, policyholders will receive a Frequently Asked Questions document which will provide policyholders with direction on the rate increase in consumer friendly language. A sample copy of this document is enclosed with this supplement. In the future, slight variations in language may occur that do not materially change the information being provided to the policyholder in the Frequently Asked Questions document. As the document does not require approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

3. Summary of Attachments and Enclosures

Attachment 1: Assumption Justification for Current Assumptions
Attachment 2: Nationwide Reserve Balances
Attachment 3: Comparison of the Prior Filing and Original Pricing Assumptions
Attachment 4: Anticipated Loss Ratio
Attachment 5: Nationwide Restated Experience Projections
Attachment 6: Virginia-Specific Restated Experience Projections
Attachment 7: Nationwide Experience Projections with Lost Premium
Attachment 8: State Status Listing
Attachment 9: Nationwide A:E Experience by Calendar Year
Attachment 10: Virginia-Specific A:E Experience by Calendar Year

Enclosures: MICC RIL 07152014.pdf
MICC FAQ 10152013.pdf

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

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of MetLife USA's individual long-term care ("LTC") policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through March 2012 and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through March 2012

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.07%	6.00%
2	4.20%	4.00%
3	2.46%	2.50%
4	1.60%	1.50%
5	1.30%	1.30%
6	1.10%	1.10%
7 - 13	1.00%	1.00%
14 - 19	1.40%	1.40%
20 +	N/A	1.75%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 1.7% 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+ Nursing Facility Only Policy Forms

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

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

Morbidity

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

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

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

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

Table 3
Actual-to-Expected Factors Developed from Experience vs. Actual-to-Expected Factors Assumed in Projections

	Policy Issue Year							
	1993 - 1997				1998 and Later			
Policy Duration	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections
1	7,398,488	4,217,329	175.4%	151.8%	3,675,620	3,037,585	121.0%	132.5%
2	12,936,954	9,327,016	138.7%	151.8%	8,358,361	6,696,883	124.8%	132.5%
3	19,273,617	11,528,002	167.2%	151.8%	9,037,792	8,229,378	109.8%	132.5%
4	22,896,514	15,885,317	144.1%	151.8%	17,629,143	11,316,355	155.8%	132.5%
5	31,420,373	19,317,074	162.7%	171.1%	22,092,974	13,669,865	161.6%	158.2%
6	44,393,031	23,083,514	192.3%	171.1%	21,940,917	15,672,490	140.0%	163.4%
7	46,654,608	28,001,609	166.6%	171.1%	33,929,126	18,789,464	180.6%	163.4%
8	52,764,828	31,887,703	165.5%	176.6%	40,538,655	21,434,523	189.1%	185.3%
9	67,207,828	34,819,371	193.0%	182.4%	44,548,581	24,569,416	181.3%	185.3%
10	79,751,226	40,547,043	196.7%	187.2%	53,578,151	29,146,390	183.8%	194.8%
11	82,853,947	45,386,407	182.6%	187.2%	68,201,810	32,989,867	206.7%	194.8%
12	89,077,319	50,359,398	176.9%	194.8%	80,146,781	36,093,845	222.1%	204.3%
13	112,109,605	55,548,755	201.8%	194.8%	60,556,644	30,588,875	198.0%	206.4%
14	121,964,795	60,554,169	201.4%	213.8%	42,960,875	18,493,538	232.3%	218.3%
15	144,897,276	62,860,191	230.5%	213.8%	5,004,121	2,578,722	194.1%	220.5%
16	100,522,770	44,990,067	223.4%	211.2%	N/A	N/A	N/A	215.6%
17	52,124,484	20,701,718	251.8%	213.4%	N/A	N/A	N/A	215.6%
18	10,127,581	4,806,356	210.7%	210.7%	N/A	N/A	N/A	210.7%
19	N/A	92,245	N/A	210.7%	N/A	N/A	N/A	210.7%
20	N/A	N/A	N/A	205.8%	N/A	N/A	N/A	205.8%
21	N/A	N/A	N/A	200.7%	N/A	N/A	N/A	200.7%
22	N/A	N/A	N/A	195.6%	N/A	N/A	N/A	195.6%
23	N/A	N/A	N/A	190.7%	N/A	N/A	N/A	190.7%
24	N/A	N/A	N/A	186.0%	N/A	N/A	N/A	186.0%
25	N/A	N/A	N/A	181.3%	N/A	N/A	N/A	181.3%
26	N/A	N/A	N/A	176.8%	N/A	N/A	N/A	176.8%
27	N/A	N/A	N/A	172.4%	N/A	N/A	N/A	172.4%
28	N/A	N/A	N/A	168.1%	N/A	N/A	N/A	168.1%
29	N/A	N/A	N/A	163.9%	N/A	N/A	N/A	163.9%
30	N/A	N/A	N/A	159.8%	N/A	N/A	N/A	159.8%
31	N/A	N/A	N/A	155.8%	N/A	N/A	N/A	155.8%
32	N/A	N/A	N/A	151.9%	N/A	N/A	N/A	151.9%
33	N/A	N/A	N/A	148.1%	N/A	N/A	N/A	148.1%
34	N/A	N/A	N/A	144.4%	N/A	N/A	N/A	144.4%
35	N/A	N/A	N/A	140.8%	N/A	N/A	N/A	140.8%
36	N/A	N/A	N/A	137.3%	N/A	N/A	N/A	137.3%
37	N/A	N/A	N/A	133.8%	N/A	N/A	N/A	133.8%
38	N/A	N/A	N/A	130.5%	N/A	N/A	N/A	130.5%
39	N/A	N/A	N/A	127.2%	N/A	N/A	N/A	127.2%
40	N/A	N/A	N/A	124.0%	N/A	N/A	N/A	124.0%
41	N/A	N/A	N/A	120.9%	N/A	N/A	N/A	120.9%
42	N/A	N/A	N/A	117.9%	N/A	N/A	N/A	117.9%
43	N/A	N/A	N/A	115.0%	N/A	N/A	N/A	115.0%
44	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	112.1%
45	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	109.3%
46	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	106.6%
47+	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	105.1%

Attachment 2
MetLife Insurance Company USA
Nationwide Reserve Experience as of December 31, 2012
LTC3+ Nursing Facility Only Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1994	0	0	0	0	
1995	82,519	82,519	0	0	
1996	11,147	11,147	0	0	
1997	436,323	436,323	0	0	
1998	1,034,035	1,034,035	0	0	
1999	1,291,172	1,291,172	0	0	
2000	2,027,535	2,027,535	0	0	
2001	2,627,944	2,607,225	0	20,720	
2002	3,531,946	3,531,946	0	0	
2003	4,978,514	4,957,782	0	20,732	
2004	5,050,112	4,916,370	0	133,742	
2005	5,702,692	5,521,241	0	181,451	
2006	6,594,725	6,334,478	0	260,247	
2007	6,841,053	6,192,947	0	648,106	
2008	8,083,388	7,352,796	0	730,592	
2009	8,127,224	6,396,142	0	1,731,082	
2010	6,577,388	4,387,278	156,837	2,033,273	
2011	10,395,235	3,696,031	662,611	6,036,594	
2012	9,022,466	949,359	3,431,422	4,641,684	46,088,143
Total	82,415,418	61,726,325	4,250,870	16,438,222	46,088,143

* 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+ Nursing Facility Only Forms

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

Interest Rate: 7.5%

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+ Nursing Facility Only 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. 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+ Nursing Facility Only 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+ Nursing Facility Only 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. 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+ Nursing Facility Only Forms

2011 Rate Increase Assumptions (Continued)

Morbidity (Continued):

	Policy Years	
Duration	**1994 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+ Nursing Facility Only Policy Forms
Experience as of December 31, 2012

Nationwide Experience With No Increase

1	Present Value of Future Claims:	78,004,551
2	Active Life Reserves at 12/31/2012:	46,088,143
3	Present Value of Future Premium:	29,739,756
	Anticipated Loss Ratio = (1 - 2) / 3:	**107.3%**

Nationwide Experience With 16.8% Increase

1	Present Value of Future Claims:	76,711,337
2	Active Life Reserves at 12/31/2012:	46,088,143
3	Present Value of Future Premium:	32,800,096
	Anticipated Loss Ratio = (1 - 2) / 3:	**93.4%**

Virginia-Specific Experience With No Increase

1	Present Value of Future Claims:	2,509,274
2	Active Life Reserves at 12/31/2012:	1,493,797
3	Present Value of Future Premium:	672,098
	Anticipated Loss Ratio = (1 - 2) / 3:	**151.1%**

Virginia-Specific Experience With 16.8% Increase

1	Present Value of Future Claims:	2,466,199
2	Active Life Reserves at 12/31/2012:	1,493,797
3	Present Value of Future Premium:	742,294
	Anticipated Loss Ratio = (1 - 2) / 3:	**131.0%**

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+ Nursing Facility Only policy forms.

Attachment 5
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	295,435	0	0	0.0%	413	846,069	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	2,963,026	2,346	82,519	2.8%	2,064	8,016,410	6,348	223,254	2.8%				0.0310		0.9690		5.85%	2.7055
	1996	7,746,821	52,218	11,147	0.1%	4,227	19,800,143	133,464	28,492	0.1%				0.0424		0.9576		5.85%	2.5559
	1997	11,260,429	150,923	436,323	3.9%	4,452	27,189,425	364,418	1,053,545	3.9%				0.0544		0.9456		5.85%	2.4146
	1998	11,712,398	284,738	1,034,035	8.8%	4,556	26,717,219	649,517	2,358,742	8.8%				0.0479		0.9521		5.85%	2.2811
Historical	1999	11,745,903	554,945	1,291,172	11.0%	4,385	25,312,330	1,195,902	2,782,465	11.0%				0.0428		0.9572		5.85%	2.1550
Experience	2000	11,402,606	897,304	2,027,535	17.8%	4,253	23,214,009	1,826,778	4,127,759	17.8%				0.0301		0.9699		5.85%	2.0359
	2001	11,180,661	1,769,130	2,627,944	23.5%	4,118	21,503,732	3,402,562	5,054,318	23.5%				0.0317		0.9683		5.85%	1.9233
	2002	10,940,262	2,110,897	3,531,946	32.3%	3,982	19,878,079	3,835,426	6,417,424	32.3%				0.0330		0.9670		5.85%	1.8170
	2003	10,585,768	2,844,935	4,978,514	47.0%	3,837	18,170,604	4,883,367	8,545,682	47.0%				0.0364		0.9636		5.85%	1.7165
	2004	10,169,660	3,000,636	5,050,112	49.7%	3,652	16,491,256	4,865,871	8,189,329	49.7%				0.0482		0.9518		5.85%	1.6216
	2005	9,547,211	3,156,842	5,702,692	59.7%	3,441	14,625,952	4,836,158	8,736,300	59.7%				0.0578		0.9422		5.85%	1.5320
	2006	9,130,481	3,185,438	6,594,725	72.2%	3,291	13,214,221	4,610,172	9,544,313	72.2%				0.0436		0.9564		5.85%	1.4473
	2007	8,806,799	2,075,948	6,841,053	77.7%	3,133	12,041,106	2,838,341	9,353,437	77.7%				0.0480		0.9520		5.85%	1.3673
	2008	8,343,167	9,139,871	8,083,388	96.9%	2,936	10,776,545	11,805,615	10,440,998	96.9%				0.0629		0.9371		5.85%	1.2917
	2009	7,872,080	12,866,746	8,127,224	103.2%	2,758	9,605,908	15,700,650	9,917,246	103.2%				0.0606		0.9394		5.85%	1.2203
	2010	7,369,356	11,353,248	6,577,388	89.3%	2,549	8,495,301	13,087,881	7,582,330	89.3%				0.0758		0.9242		5.85%	1.1528
	2011	6,691,422	8,451,916	10,395,235	155.4%	2,339	7,287,322	9,204,595	11,320,975	155.4%				0.0824		0.9176		5.85%	1.0891
	2012	6,202,215	8,843,118	9,022,466	145.5%	2,173	6,381,117	9,098,195	9,282,716	145.5%				0.0710		0.9290		5.85%	1.0288
	2013	5,812,646	8,845,167	9,197,439	158.2%	2,006	5,659,113	8,611,533	8,954,500	158.2%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	5,278,207	10,812,491	9,156,109	173.5%	1,839	4,873,144	9,982,713	8,453,445	173.5%	1.0000	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	5.47%	0.9233
Future	2015	4,752,488	10,967,361	8,940,937	188.1%	1,673	4,164,074	9,609,474	7,833,945	188.1%	1.0000	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	5.43%	0.8762
Experience	2016	4,242,359	10,329,686	8,557,869	201.7%	1,510	3,530,096	8,595,402	7,121,061	201.7%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,756,726	9,644,414	8,091,611	215.4%	1,354	2,970,309	7,625,493	6,397,747	215.4%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	3,302,543	8,962,628	7,578,136	229.5%	1,206	2,481,265	6,733,796	5,693,600	229.5%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,882,234	8,381,329	7,051,556	244.7%	1,068	2,057,015	5,981,650	5,032,608	244.7%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,497,201	7,822,482	6,526,445	261.4%	939	1,692,206	5,300,834	4,422,586	261.4%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	2,147,573	7,270,477	5,998,625	279.3%	820	1,381,196	4,675,954	3,857,972	279.3%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,832,905	6,719,192	5,474,691	298.7%	711	1,118,263	4,099,408	3,340,132	298.7%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,552,240	6,171,061	4,960,497	319.6%	612	898,468	3,571,933	2,871,234	319.6%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,304,182	5,630,813	4,460,934	342.0%	523	716,405	3,093,081	2,450,450	342.0%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	1,086,963	5,105,142	3,985,077	366.6%	444	566,633	2,661,304	2,077,416	366.6%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	898,531	4,599,199	3,535,799	393.5%	373	444,571	2,275,573	1,749,429	393.5%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	736,621	4,117,348	3,114,277	422.8%	312	346,038	1,934,181	1,462,974	422.8%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	598,836	3,662,043	2,720,961	454.4%	258	267,207	1,634,039	1,214,119	454.4%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	482,718	3,235,663	2,360,771	489.1%	212	204,696	1,372,079	1,001,082	489.1%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	385,814	2,840,668	2,036,426	527.8%	173	155,551	1,145,286	821,036	527.8%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	305,738	2,478,310	1,744,922	570.7%	140	117,256	950,479	669,211	570.7%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	240,216	2,148,730	1,484,339	617.9%	112	87,688	784,366	541,838	617.9%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	187,129	1,851,615	1,256,046	671.2%	89	65,051	643,671	436,635	671.2%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	144,538	1,586,113	1,055,736	730.4%	70	47,868	525,287	349,637	730.4%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	110,702	1,350,611	880,601	795.5%	55	34,943	426,315	277,958	795.5%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	84,082	1,143,014	729,622	867.8%	43	25,321	344,210	219,720	867.8%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	63,341	961,524	600,618	948.2%	33	18,227	276,691	172,835	948.2%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	47,334	804,149	491,757	1038.9%	25	13,035	221,445	135,419	1038.9%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	35,097	669,329	402,959	1148.1%	19	9,257	176,544	106,285	1148.1%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	25,829	555,084	329,187	1274.5%	14	6,529	140,307	83,208	1274.5%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	18,872	458,763	267,665	1418.3%	11	4,573	111,168	64,861	1418.3%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	13,694	377,696	215,519	1573.8%	8	3,182	87,761	50,078	1573.8%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	9,872	309,487	172,297	1745.3%	6	2,200	68,962	38,392	1745.3%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	7,071	252,153	135,924	1922.2%	4	1,511	53,873	29,040	1922.2%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	5,033	204,092	106,319	2112.3%	3	1,031	41,800	21,775	2112.3%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,560	163,958	82,130	2307.2%	2	699	32,185	16,122	2307.2%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,501	130,708	62,997	2519.0%	2	470	24,586	11,850	2519.0%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,744	103,418	47,641	2731.3%	1	314	18,638	8,586	2731.3%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,207	81,237	35,846	2969.8%	1	208	14,029	6,190	2969.8%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	828	63,382	26,629	3216.4%	1	137	10,488	4,406	3216.4%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	562	49,063	19,346	3440.9%	1	89	7,779	3,067	3440.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	377	37,638	13,792	3654.4%	1	57	5,719	2,096	3654.4%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	163,965,700	70,741,197	82,415,418	50.3%	62,559	289,566,746	92,345,259	114,959,325	39.7%									
	Future	44,860,117	140,897,236	113,910,052	253.9%	16,672	33,965,894	93,870,036	78,004,551	229.7%									
	Lifetime	208,825,817	211,638,433	196,325,470	94.0%	79,231	323,532,640	186,215,295	192,963,876	59.6%									

Attachment 6
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	21,324	0	0	0.0%	21	61,067	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	91,399	0	0	0.0%	44	247,277	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	167,083	0	0	0.0%	85	427,049	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	247,426	0	0	0.0%	85	597,434	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	243,757	0	0	0.0%	84	556,036	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	243,317	1,870	1,865	0.8%	83	524,347	4,030	4,019	0.8%				0.0119		0.9881		5.85%	2.1550
Experience	2000	242,852	4,441	42,606	17.5%	82	494,410	9,041	86,740	17.5%				0.0120		0.9880		5.85%	2.0359
	2001	242,987	45,441	46,462	19.1%	82	467,337	87,396	89,360	19.1%				0.0000		1.0000		5.85%	1.9233
	2002	233,946	59,904	151,099	64.6%	78	425,071	108,844	274,542	64.6%				0.0488		0.9512		5.85%	1.8170
	2003	218,421	7,007	29,369	13.4%	75	374,922	12,028	50,412	13.4%				0.0385		0.9615		5.85%	1.7165
	2004	218,828	23,150	0	0.0%	75	354,854	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	219,187	0	118,259	54.0%	71	335,786	0	181,168	54.0%				0.0533		0.9467		5.85%	1.5320
	2006	207,886	164,749	208,707	100.4%	67	300,866	238,435	302,054	100.4%				0.0563		0.9437		5.85%	1.4473
	2007	189,906	39,282	49,435	26.0%	64	259,650	53,708	67,590	26.0%				0.0448		0.9552		5.85%	1.3673
	2008	174,816	135,034	0	0.0%	59	225,803	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	165,114	197,719	41,841	25.3%	57	201,481	241,267	51,056	25.3%				0.0339		0.9661		5.85%	1.2203
	2010	155,035	117,781	6,931	4.5%	52	178,722	135,776	7,990	4.5%				0.0877		0.9123		5.85%	1.1528
	2011	144,743	34,976	503,090	347.6%	52	157,633	38,090	547,892	347.6%				0.0000		1.0000		5.85%	1.0891
	2012	134,597	144,534	212,039	157.5%	49	138,480	148,703	218,155	157.5%				0.0577		0.9423		5.85%	1.0288
	2013	126,921	221,194	241,288	190.1%	45	123,568	215,352	234,915	190.1%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	116,442	264,879	248,206	213.2%	42	107,506	244,551	229,158	213.2%	1.0000	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	5.47%	0.9233
Future	2015	105,994	274,397	249,647	235.5%	38	92,871	240,424	218,738	235.5%	1.0000	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	5.43%	0.8762
Experience	2016	95,771	275,779	247,672	258.6%	34	79,692	229,478	206,090	258.6%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	85,913	267,524	242,513	282.3%	31	67,929	211,522	191,746	282.3%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	76,578	259,791	234,877	306.7%	28	57,535	195,186	176,468	306.7%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	67,817	251,740	224,868	331.6%	25	48,400	179,664	160,485	331.6%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	59,661	242,942	214,413	359.4%	22	40,429	164,628	145,295	359.4%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	52,132	233,461	204,266	391.8%	19	33,528	150,149	131,372	391.8%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	45,233	223,751	195,276	431.7%	17	27,597	136,511	119,138	431.7%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	38,960	214,061	186,483	478.7%	15	22,551	123,903	107,940	478.7%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	33,297	204,333	177,205	532.2%	12	18,290	112,243	97,341	532.2%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	28,224	194,458	166,955	591.5%	11	14,713	101,371	87,033	591.5%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	23,716	183,998	154,747	652.5%	9	11,734	91,038	76,565	652.5%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	19,747	172,438	139,951	708.7%	8	9,276	81,005	65,744	708.7%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	16,283	159,534	123,981	761.4%	6	7,266	71,186	55,321	761.4%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	13,293	145,479	107,781	810.8%	5	5,637	61,690	45,704	810.8%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	10,738	130,655	92,021	857.0%	4	4,329	52,677	37,101	857.0%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	8,581	115,487	77,155	899.2%	3	3,291	44,292	29,590	899.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	6,781	100,462	63,606	938.0%	3	2,475	36,672	23,218	938.0%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	5,297	86,079	51,765	977.2%	2	1,842	29,923	17,995	977.2%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	4,089	72,745	41,589	1017.0%	2	1,354	24,092	13,773	1017.0%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	3,117	60,764	33,203	1065.3%	1	984	19,180	10,480	1065.3%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,343	50,271	26,375	1125.5%	1	706	15,139	7,943	1125.5%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,735	41,215	20,647	1189.7%	1	499	11,860	5,941	1189.7%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,264	33,438	15,801	1250.4%	1	348	9,208	4,351	1250.4%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	903	26,861	12,042	1334.0%	1	238	7,085	3,176	1334.0%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	631	21,398	9,041	1433.2%	1	159	5,409	2,285	1433.2%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	430	16,889	6,603	1536.0%	1	104	4,093	1,600	1536.0%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	285	13,162	4,638	1629.6%	1	66	3,058	1,078	1629.6%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	182	10,098	3,149	1727.7%	1	41	2,250	702	1727.7%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	112	7,614	2,047	1820.4%	1	24	1,627	437	1820.4%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	66	5,641	1,268	1907.7%	1	14	1,155	260	1907.7%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	38	4,104	745	1985.9%	1	7	806	146	1985.9%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	20	2,935	411	2047.1%	1	4	552	77	2047.1%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	10	2,067	211	2080.4%	1	2	373	38	2080.4%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	5	1,439	100	2070.4%	1	1	249	17	2070.4%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	994	42	1997.6%	1	0	164	7	1997.6%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	684	16	1843.7%	1	0	108	3	1843.7%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	471	5	1602.1%	1	0	72	1	1602.1%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	3,562,624	975,887	1,411,702	39.6%	1,265	6,328,225	1,289,277	1,880,978	29.7%									
	Future	1,052,613	4,595,233	3,822,607	363.2%	399	785,010	2,879,941	2,509,274	319.6%									
	Lifetime	4,615,237	5,571,120	5,234,309	113.4%	1,664	7,113,235	4,169,218	4,390,253	61.7%									

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
LTC3+ Nursing Facility Only Policy Forms

		Without Interest		With Interest							
		(A)	(B)	(C)	(D)	(E)	(F)	(G) = (E) - (F)	(H) = (D) / (C)		
	Calendar Year	Premium at Original Rates	Incurred Claims	Premium at Original Rates	Incurred Claims	Assuming Prior Rate Increase Requests Fully Approved*	Assuming Actual Virginia Rate Increases Approved**	Premium Lost Due to Partial Approval of Rate Increases	Loss Ratio Based on Original Rates	Calendar Year Effective Int Rate	Disc/Accum Factor
	1994	142,277	0	407,453	0	407,453	407,453	0	0.0%	5.85%	2.864
	1995	1,426,945	82,519	3,860,572	223,254	3,860,572	3,860,572	0	5.8%	5.85%	2.705
	1996	3,730,743	11,147	9,535,427	28,492	9,535,427	9,535,427	0	0.3%	5.85%	2.556
	1997	5,422,839	436,323	13,093,985	1,053,545	13,093,985	13,093,985	0	8.0%	5.85%	2.415
	1998	5,640,501	1,034,035	12,866,578	2,358,742	12,866,578	12,866,578	0	18.3%	5.85%	2.281
Historical	1999	5,656,636	1,291,172	12,190,007	2,782,465	12,190,007	12,190,007	0	22.8%	5.85%	2.155
Experience	2000	5,491,309	2,027,535	11,179,489	4,127,759	11,179,489	11,179,489	0	36.9%	5.85%	2.036
	2001	5,384,424	2,627,944	10,355,848	5,054,318	10,355,848	10,355,848	0	48.8%	5.85%	1.923
	2002	5,268,652	3,531,946	9,572,960	6,417,424	9,572,960	9,572,960	0	67.0%	5.85%	1.817
	2003	5,097,934	4,978,514	8,750,667	8,545,682	8,750,667	8,750,667	0	97.7%	5.85%	1.717
	2004	4,897,543	5,050,112	7,941,921	8,189,329	7,941,921	7,941,921	0	103.1%	5.85%	1.622
	2005	4,597,782	5,702,692	7,043,621	8,736,300	8,417,127	8,417,127	0	124.0%	5.85%	1.532
	2006	4,397,091	6,594,725	6,363,754	9,544,313	8,845,618	8,845,618	0	150.0%	5.85%	1.447
	2007	4,241,211	6,841,053	5,798,801	9,353,437	8,060,333	8,060,333	0	161.3%	5.85%	1.367
	2008	4,017,934	8,083,388	5,189,809	10,440,998	7,213,834	7,213,834	0	201.2%	5.85%	1.292
	2009	3,791,066	8,127,224	4,626,049	9,917,246	6,430,208	6,430,208	0	214.4%	5.85%	1.220
	2010	3,548,962	6,577,388	4,091,199	7,582,330	5,686,766	5,686,766	0	185.3%	5.85%	1.153
	2011	3,222,480	10,395,235	3,509,456	11,320,975	4,878,143	4,878,143	0	322.6%	5.85%	1.089
	2012	2,986,886	9,022,466	3,073,042	9,282,716	5,552,987	5,463,285	89,702	302.1%	5.85%	1.029
	2013	2,799,276	9,197,439	2,725,337	8,954,500	4,924,684	4,845,131	79,553	328.6%	5.50%	0.974
	2014	2,541,899	9,156,109	2,346,827	8,453,445	4,240,716	4,172,212		360.2%	5.40%	0.923
Projected	2015	2,288,721	8,940,937	2,005,351	7,833,945	3,623,668	3,565,132		390.7%	5.34%	0.876
Future	2016	2,043,051	8,557,869	1,700,037	7,121,061	3,071,966	3,022,342		418.9%	5.25%	0.832
Experience	2017	1,809,178	8,091,611	1,430,453	6,397,747	2,584,828	2,543,073		447.3%	5.23%	0.791
	2018	1,590,451	7,578,136	1,194,937	5,693,600	2,159,251	2,124,371		476.5%	5.24%	0.751
	2019	1,388,037	7,051,556	990,625	5,032,608	1,790,059	1,761,143		508.0%	5.30%	0.714
	2020	1,202,611	6,526,445	814,939	4,422,586	1,472,594	1,448,806		542.7%	5.34%	0.678
	2021	1,034,236	5,998,625	665,162	3,857,972	1,201,947	1,182,531		580.0%	5.39%	0.643
	2022	882,697	5,474,691	538,537	3,340,132	973,137	957,417		620.2%	5.44%	0.610
	2023	747,534	4,960,497	432,687	2,871,234	781,866	769,236		663.6%	5.37%	0.579
	2024	628,073	4,460,934	345,009	2,450,450	623,431	613,360		710.3%	5.37%	0.549
	2025	523,464	3,985,077	272,881	2,077,416	493,096	485,131		761.3%	5.37%	0.521
	2026	432,718	3,535,799	214,098	1,749,429	386,876	380,626		817.1%	5.35%	0.495
	2027	354,745	3,114,277	166,646	1,462,974	301,130	296,265		877.9%	5.30%	0.470
	2028	288,390	2,720,961	128,682	1,214,119	232,529	228,773		943.5%	5.26%	0.446
	2029	232,469	2,360,771	98,578	1,001,082	178,131	175,254		1015.5%	5.20%	0.424
	2030	185,802	2,036,426	74,911	821,036	135,364	133,177		1096.0%	5.16%	0.403
	2031	147,238	1,744,922	56,469	669,211	102,039	100,391		1185.1%	5.09%	0.384
	2032	115,684	1,484,339	42,229	541,838	76,308	75,075		1283.1%	5.03%	0.365
	2033	90,118	1,256,046	31,327	436,635	56,609	55,694		1393.8%	4.98%	0.348
	2034	69,607	1,055,736	23,052	349,637	41,656	40,983		1516.7%	4.95%	0.331
	2035	53,312	880,601	16,828	277,958	30,408	29,917		1651.8%	4.89%	0.316
	2036	40,493	729,622	12,194	219,720	22,035	21,679		1801.9%	4.74%	0.301
	2037	30,504	600,618	8,778	172,835	15,862	15,605		1969.0%	4.56%	0.288
	2038	22,795	491,757	6,277	135,419	11,343	11,160		2157.3%	4.44%	0.275
	2039	16,902	402,959	4,458	106,285	8,056	7,926		2384.1%	4.37%	0.264
	2040	12,439	329,187	3,144	83,208	5,681	5,590		2646.5%	4.33%	0.253
	2041	9,088	267,665	2,202	64,861	3,980	3,915		2945.1%	4.29%	0.242
	2042	6,595	215,519	1,532	50,078	2,769	2,724		3267.9%	4.28%	0.232
	2043	4,754	172,297	1,059	38,392	1,914	1,883		3624.0%	4.28%	0.223
	2044	3,405	135,924	728	29,040	1,315	1,294		3991.3%	4.31%	0.214
	2045	2,424	106,319	496	21,775	897	883		4386.1%	4.32%	0.205
	2046	1,714	82,130	337	16,122	608	598		4790.8%	4.36%	0.196
	2047	1,204	62,997	227	11,850	409	403		5230.8%	4.36%	0.188
	2048	840	47,641	151	8,586	274	269		5671.4%	4.38%	0.180
	2049	581	35,846	100	6,190	181	178		6166.7%	4.35%	0.173
	2050	399	26,629	66	4,406	119	117		6678.8%	4.37%	0.165
	2051	271	19,346	43	3,067	78	76		7145.0%	4.36%	0.159
	2052	182	13,792	28	2,096	50	49		7588.2%	4.32%	0.152
Past	(1994 - 2013)	81,762,491	91,612,856	142,175,973	123,913,825	159,764,606	159,595,352	169,255	87.2%		
Future	(2014 - 2052)	18,804,627	104,712,614	13,632,085	69,050,051	24,633,178	24,235,258	0	506.5%		
Lifetime	(1994 - 2052)	100,567,117	196,325,470	155,808,058	192,963,876	184,397,785	183,830,609	169,255	123.8%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								0.7%			

* Assumes 39% rate increase implemented mid-year 2005 and 30% rate increase implemented beginning of 2012

** Assumes 39% rate increase implemented mid-year 2005 and 27.9% rate increase implemented beginning of 2012

Attachment 8
MetLife Insurance Company USA
Status of Filings as of March 23, 2015
All Jurisdictions in which these Forms are Active
LTC3+ Nursing Facility Only Policy Forms

	Prior Increases							Current Increase					
	First Round			Second Round									
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2012 Annualized Premium	Proportion of Nationwide
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	80.7%	50.0%	N/A	N/A	50.0%	4,469	0.10%
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%	36,002	0.82%
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	52.9%	77.8%	12/31/2013	1/29/2015	25.0%	3,921	0.09%
Arizona	39.0%	2/14/2005	15.0%	30.0%	7/12/2010	20.0%	38.0%	66.6%	11/13/2013	4/8/2014	66.6%	103,044	2.34%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	53.4%	77.3%				774,480	17.57%
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%	168,748	3.83%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	30.0%	100.0%	9/27/2013	3/28/2014	20.0%	419,160	9.51%
District of Columbia	39.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	10.0%	3/6/2014	4/18/2014	10.0%	6,272	0.14%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	50.0%	25.0%	12/13/2013	2/25/2014	25.0%	5,503	0.12%
Florida	39.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	12.7%	50.1%	11/13/2014			462,777	10.50%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	62.5%	68.2%	10/18/2013			25,461	0.58%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	16.5%	53.8%	76.9%	12/3/2013	4/7/2014	17.0%	94,065	2.13%
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%	117,335	2.66%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	68.8%	62.0%	10/30/2014	2/25/2015	11.4%	102,096	2.32%
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	30.3%	129,997	2.95%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	39.1%	91.6%	12/4/2013	3/4/2014	19.8%	119,108	2.70%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	8/1/2014	Disapproved	0.0%	13,082	0.30%
Massachusetts	0.0%	Not Filed	0.0%	0.0%	Not Filed	0.0%	0.0%	Not Filing				1,029	0.02%
Maine	39.0%	6/22/2004	39.0%	30.0%	10/19/2010	30.0%	80.7%	5.7%	7/14/2014	Disapproved	0.0%	28,256	0.64%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	80.7%	50.0%	11/7/2013	12/3/2013	50.0%	5,180	0.12%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	80.7%	Not Filing				243,403	5.52%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	63.5%	25.0%	4/21/2014	5/20/2014	25.0%	3,432	0.08%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/22/2010	32.7%	84.5%	50.0%	12/2/2013	2/6/2014	33.0%	404,974	9.19%
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%	7,512	0.17%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	58.5%	72.2%	12/12/2013	9/29/2014	15.0%	91,860	2.08%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	58.5%	72.2%	12/17/2013	Disapproved	0.0%	25,661	0.58%
Nevada	39.0%	6/7/2004	39.0%	30.0%	11/30/2010	10.0%	52.9%	77.8%	2/4/2014	10/16/2014	35.0%	12,498	0.28%
Ohio	39.0%	6/10/2004	25.0%	34.7%	6/1/2010	34.7%	68.4%	68.2%	3/11/2014			181,594	4.12%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	37.5%	93.2%	12/19/2013	3/17/2014	25.0%	31,120	0.71%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	59.7%	71.0%	11/6/2013	2/28/2014	15.0%	220,546	5.00%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	Withdrawn	Withdrawn	39.0%	91.7%	10/21/2013	2/4/2014	20.0%	34,299	0.78%
South Dakota	39.0%	6/7/2004	39.0%	30.0%	4/9/2010	30.0%	80.7%	50.0%	2/7/2014	3/5/2014	50.0%	18,222	0.41%
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%	19,254	0.44%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	13.0%	46.9%	83.8%	3/13/2014	4/28/2014	16.0%	196,392	4.46%
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%	12,054	0.27%
Virginia	39.0%	5/6/2005	39.0%	30.0%	7/24/2011	27.9%	77.8%	16.8%	6/3/2014			113,132	2.57%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	25.0%	100.0%	12/5/2013	Disapproved	0.0%	6,206	0.14%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	80.7%	14.3%	6/24/2014	8/14/2014	14.3%	148,998	3.38%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/25/2010	30.0%	80.7%	50.0%	12/18/2013	2/27/2014	50.0%	15,452	0.35%
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%	1,171	0.03%
											Total	**4,407,766**	**100.00%**

**Alaska does not require Long Term Care rates to be filed before use.*

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	142,277	0	0	0.0%	136,062	2,156	11,105	8.2%	0.000	0.0%	8.2%	0.000
	1995	1,426,945	2,346	82,519	5.8%	1,365,944	26,908	116,116	8.5%	0.680	5.2%	8.5%	0.618
	1996	3,730,743	52,218	11,147	0.3%	3,467,302	117,145	350,838	10.1%	0.030	1.8%	9.6%	0.190
	1997	5,422,839	150,923	436,323	8.0%	4,801,276	296,238	654,214	13.6%	0.590	4.9%	11.5%	0.423
	1998	5,640,501	284,738	1,034,035	18.3%	4,671,064	545,370	947,117	20.3%	0.904	9.2%	14.1%	0.654
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,396,375	824,711	1,220,748	27.8%	0.822	12.4%	16.9%	0.734
Experience	2000	5,491,309	897,304	2,027,535	36.9%	3,968,555	1,097,897	1,438,221	36.2%	1.019	16.7%	19.8%	0.847
	2001	5,384,424	1,769,130	2,627,944	48.8%	3,622,046	1,343,238	1,630,695	45.0%	1.084	21.3%	22.6%	0.942
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,304,795	1,556,431	1,789,285	54.1%	1.238	26.5%	25.3%	1.049
	2003	5,097,934	2,844,935	4,978,514	97.7%	2,994,436	1,731,218	1,885,837	63.0%	1.551	33.3%	27.9%	1.196
	2004	5,753,976	3,000,636	5,050,112	87.8%	2,695,819	1,863,105	1,946,552	72.2%	1.216	38.3%	30.3%	1.267
	2005	6,390,917	3,156,842	5,702,692	89.2%	2,415,362	1,957,936	1,991,127	82.4%	1.082	42.8%	32.5%	1.318
	2006	6,111,956	3,185,438	6,594,725	107.9%	2,155,259	2,027,180	2,031,705	94.3%	1.145	47.6%	34.6%	1.376
	2007	5,895,284	2,075,948	6,841,053	116.0%	1,916,662	2,077,814	2,051,675	107.0%	1.084	52.0%	36.6%	1.418
	2008	5,584,928	9,139,871	8,083,388	144.7%	1,689,799	2,106,675	2,034,179	120.4%	1.202	56.9%	38.5%	1.479
	2009	5,269,582	12,866,746	8,127,224	154.2%	1,480,701	2,110,632	1,997,694	134.9%	1.143	61.3%	40.2%	1.526
	2010	5,600,905	11,353,248	6,577,388	117.4%	1,285,391	2,091,466	1,944,173	151.3%	0.776	63.8%	41.8%	1.527
	2011	5,858,856	8,451,916	10,395,235	177.4%	1,098,330	2,051,731	1,875,426	170.8%	1.039	68.5%	43.2%	1.585
	2012	5,430,517	8,843,118	9,022,466	166.1%	938,124	1,994,773	1,796,520	191.5%	0.868	71.9%	44.5%	1.616
	2013	5,089,420	8,845,167	9,197,439	180.7%	794,556	1,922,378	1,699,342	213.9%	0.845	75.2%	45.7%	1.646
Projected	2014	4,621,477	10,812,491	9,156,109	198.1%	660,961	1,835,126	1,590,478	240.6%	0.823	78.3%	46.7%	1.676
Future	2015	4,161,169	10,967,361	8,940,937	214.9%	545,032	1,735,390	1,476,183	270.8%	0.793	81.1%	47.6%	1.705
Experience	2016	3,714,512	10,329,686	8,557,869	230.4%	445,490	1,626,906	1,360,030	305.3%	0.755	83.8%	48.4%	1.732
	2017	3,289,303	9,644,414	8,091,611	246.0%	360,978	1,512,700	1,241,420	343.9%	0.715	86.1%	49.1%	1.756
	2018	2,891,631	8,962,628	7,578,136	262.1%	289,980	1,394,819	1,121,959	386.9%	0.677	88.2%	49.6%	1.778
	2019	2,523,618	8,381,329	7,051,556	279.4%	230,892	1,275,628	1,006,002	435.7%	0.641	90.1%	50.1%	1.798
	2020	2,186,492	7,822,482	6,526,445	298.5%	182,181	1,157,406	894,274	490.9%	0.608	91.8%	50.5%	1.817
	2021	1,880,366	7,270,477	5,998,625	319.0%	142,460	1,042,005	788,271	553.3%	0.577	93.3%	50.9%	1.834
	2022	1,604,849	6,719,192	5,474,691	341.1%	110,408	930,683	688,005	623.2%	0.547	94.6%	51.2%	1.849
	2023	1,359,106	6,171,061	4,960,497	365.0%	84,761	824,308	594,138	701.0%	0.521	95.7%	51.4%	1.863
	2024	1,141,912	5,630,813	4,460,934	390.7%	64,441	723,949	508,642	789.3%	0.495	96.7%	51.6%	1.876
	2025	951,720	5,105,142	3,985,077	418.7%	48,517	630,533	431,027	888.4%	0.471	97.6%	51.7%	1.887
	2026	786,733	4,599,199	3,535,799	449.4%	36,194	544,699	361,825	999.7%	0.450	98.3%	51.8%	1.897
	2027	644,968	4,117,348	3,114,277	482.9%	26,761	466,776	300,500	1122.9%	0.430	98.9%	51.9%	1.906
	2028	524,327	3,662,043	2,720,961	518.9%	19,613	396,758	246,933	1259.0%	0.412	99.4%	52.0%	1.913
	2029	422,657	3,235,663	2,360,771	558.6%	14,262	334,653	201,321	1411.6%	0.396	99.9%	52.0%	1.920
	2030	337,810	2,840,668	2,036,426	602.8%	10,295	280,376	162,989	1583.2%	0.381	100.2%	52.1%	1.925
	2031	267,697	2,478,310	1,744,922	651.8%	7,387	233,636	131,314	1777.7%	0.367	100.5%	52.1%	1.930
	2032	210,328	2,148,730	1,484,339	705.7%	5,281	193,920	105,319	1994.4%	0.354	100.8%	52.1%	1.934
	2033	163,846	1,851,615	1,256,046	766.6%	3,770	160,564	84,211	2233.7%	0.343	101.0%	52.1%	1.937
	2034	126,554	1,586,113	1,055,736	834.2%	2,689	132,827	67,216	2499.8%	0.334	101.1%	52.1%	1.940
	2035	96,928	1,350,611	880,601	908.5%	1,916	109,885	53,488	2792.3%	0.325	101.3%	52.2%	1.942
	2036	73,620	1,143,014	729,622	991.1%	1,364	90,962	42,467	3112.3%	0.318	101.4%	52.2%	1.944
	2037	55,460	961,524	600,618	1083.0%	974	75,368	33,656	3454.0%	0.314	101.5%	52.2%	1.945
	2038	41,444	804,149	491,757	1186.6%	698	62,537	26,628	3814.3%	0.311	101.5%	52.2%	1.946
	2039	30,730	669,329	402,959	1311.3%	498	51,962	20,926	4199.4%	0.312	101.6%	52.2%	1.947
	2040	22,615	555,084	329,187	1455.6%	354	43,200	16,288	4606.3%	0.316	101.6%	52.2%	1.948
	2041	16,524	458,763	267,665	1619.9%	249	35,919	12,576	5050.1%	0.321	101.7%	52.2%	1.948
	2042	11,990	377,696	215,519	1797.4%	174	29,858	9,612	5531.1%	0.325	101.7%	52.2%	1.949
	2043	8,644	309,487	172,297	1993.3%	120	24,800	7,244	6054.2%	0.329	101.7%	52.2%	1.949
	2044	6,192	252,153	135,924	2195.3%	81	20,566	5,327	6613.3%	0.332	101.7%	52.2%	1.949
	2045	4,407	204,092	106,319	2412.5%	53	17,007	3,800	7203.8%	0.335	101.7%	52.2%	1.950
	2046	3,117	163,958	82,130	2635.0%	34	14,024	2,654	7864.9%	0.335	101.7%	52.2%	1.950
	2047	2,190	130,708	62,997	2877.0%	21	11,543	1,767	8512.4%	0.338	101.7%	52.2%	1.950
	2048	1,527	103,418	47,641	3119.4%	12	9,494	1,128	9218.7%	0.338	101.7%	52.2%	1.950
	2049	1,057	81,237	35,846	3391.8%	7	7,820	689	9876.8%	0.343	101.7%	52.2%	1.950
	2050	725	63,382	26,629	3673.5%	4	6,458	392	10524.2%	0.349	101.7%	52.2%	1.950
	2051	492	49,063	19,346	3929.9%	2	5,351	192	11237.4%	0.350	101.7%	52.2%	1.950
	2052	330	37,638	13,792	4173.7%	1	4,448	88	12131.0%	0.344	101.7%	52.2%	1.950
	Past	95,159,183	70,741,197	82,415,418	86.6%	48,403,303	25,822,622	27,713,229	57.3%	1.513	71.9%	44.5%	1.616
TOTALS	Future	39,278,487	140,897,236	113,910,052	290.0%	4,093,466	19,977,239	15,300,318	373.8%	0.776	262.3%	324.8%	0.808
	Lifetime	134,437,670	211,638,433	196,325,470	146.0%	52,496,770	45,799,861	43,013,547	81.9%	1.782	101.7%	52.2%	1.950

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

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	142,277	0	0	0.0%	136,062	2,156	11,105	8.2%	0.000	0.0%	8.2%	0.000
	1995	1,426,945	2,346	82,519	5.8%	1,365,944	26,908	116,116	8.5%	0.680	5.2%	8.5%	0.618
	1996	3,730,743	52,218	11,147	0.3%	3,467,302	117,145	350,838	10.1%	0.030	1.8%	9.6%	0.190
	1997	5,422,839	150,923	436,323	8.0%	4,801,276	296,238	654,214	13.6%	0.590	4.9%	11.5%	0.423
	1998	5,640,501	284,738	1,034,035	18.3%	4,671,064	545,370	947,117	20.3%	0.904	9.2%	14.1%	0.654
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,396,375	824,711	1,220,748	27.8%	0.822	12.4%	16.9%	0.734
Experience	2000	5,491,309	897,304	2,027,535	36.9%	3,968,555	1,097,897	1,438,221	36.2%	1.019	16.7%	19.8%	0.847
	2001	5,384,424	1,769,130	2,627,944	48.8%	3,622,046	1,343,238	1,630,695	45.0%	1.084	21.3%	22.6%	0.942
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,304,795	1,556,431	1,789,285	54.1%	1.238	26.5%	25.3%	1.049
	2003	5,097,934	2,844,935	4,978,514	97.7%	2,994,436	1,731,218	1,885,837	63.0%	1.551	33.3%	27.9%	1.196
	2004	5,753,976	3,000,636	5,050,112	87.8%	2,695,819	1,863,105	1,946,552	72.2%	1.216	38.3%	30.3%	1.267
	2005	6,390,917	3,156,842	5,702,692	89.2%	2,415,362	1,957,936	1,991,127	82.4%	1.082	42.8%	32.5%	1.318
	2006	6,111,956	3,185,438	6,594,725	107.9%	2,155,259	2,027,180	2,031,705	94.3%	1.145	47.6%	34.6%	1.376
	2007	5,895,284	2,075,948	6,841,053	116.0%	1,916,662	2,077,814	2,051,675	107.0%	1.084	52.0%	36.6%	1.418
	2008	5,584,928	9,139,871	8,083,388	144.7%	1,689,799	2,106,675	2,034,179	120.4%	1.202	56.9%	38.5%	1.479
	2009	5,269,582	12,866,746	8,127,224	154.2%	1,480,701	2,110,632	1,997,694	134.9%	1.143	61.3%	40.2%	1.526
	2010	5,600,905	11,353,248	6,577,388	117.4%	1,285,391	2,091,466	1,944,173	151.3%	0.776	63.8%	41.8%	1.527
	2011	5,858,856	8,451,916	10,395,235	177.4%	1,098,330	2,051,731	1,875,426	170.8%	1.039	68.5%	43.2%	1.585
	2012	5,430,517	8,843,118	9,022,466	166.1%	938,124	1,994,773	1,796,520	191.5%	0.868	71.9%	44.5%	1.616
	2013	5,089,420	8,845,167	9,197,439	180.7%	794,556	1,922,378	1,699,342	213.9%	0.845	75.2%	45.7%	1.646
Projected	2014	4,893,946	10,794,757	9,072,432	185.4%	660,961	1,835,126	1,590,478	240.6%	0.770	78.1%	46.7%	1.673
Future	2015	4,730,807	10,898,324	8,761,524	185.2%	545,032	1,735,390	1,476,183	270.8%	0.684	80.7%	47.6%	1.695
Experience	2016	4,223,006	10,207,055	8,386,143	198.6%	445,490	1,626,906	1,360,030	305.3%	0.650	83.0%	48.4%	1.716
	2017	3,739,589	9,493,259	7,929,241	212.0%	360,978	1,512,700	1,241,420	343.9%	0.617	85.1%	49.1%	1.735
	2018	3,287,478	8,802,653	7,426,070	225.9%	289,980	1,394,819	1,121,959	386.9%	0.584	87.0%	49.6%	1.753
	2019	2,869,086	8,223,230	6,910,057	240.8%	230,892	1,275,628	1,006,002	435.7%	0.553	88.7%	50.1%	1.770
	2020	2,485,809	7,671,139	6,395,482	257.3%	182,181	1,157,406	894,274	490.9%	0.524	90.3%	50.5%	1.786
	2021	2,137,776	7,128,262	5,878,254	275.0%	142,460	1,042,005	788,271	553.3%	0.497	91.6%	50.9%	1.801
	2022	1,824,543	6,586,794	5,364,833	294.0%	110,408	930,683	688,005	623.2%	0.472	92.8%	51.2%	1.814
	2023	1,545,159	6,048,856	4,860,957	314.6%	84,761	824,308	594,138	701.0%	0.449	93.9%	51.4%	1.827
	2024	1,298,232	5,518,922	4,371,419	336.7%	64,441	723,949	508,642	789.3%	0.427	94.8%	51.6%	1.838
	2025	1,082,005	5,003,458	3,905,111	360.9%	48,517	630,533	431,027	888.4%	0.406	95.5%	51.7%	1.848
	2026	894,432	4,507,442	3,464,848	387.4%	36,194	544,699	361,825	999.7%	0.387	96.2%	51.8%	1.857
	2027	733,261	4,035,107	3,051,784	416.2%	26,761	466,776	300,500	1122.9%	0.371	96.8%	51.9%	1.865
	2028	596,105	3,588,826	2,666,361	447.3%	19,613	396,758	246,933	1259.0%	0.355	97.3%	52.0%	1.872
	2029	480,516	3,170,921	2,313,399	481.4%	14,262	334,653	201,321	1411.6%	0.341	97.7%	52.0%	1.878
	2030	384,054	2,783,795	1,995,562	519.6%	10,295	280,376	162,989	1583.2%	0.328	98.0%	52.1%	1.883
	2031	304,343	2,428,667	1,709,908	561.8%	7,387	233,636	131,314	1777.7%	0.316	98.3%	52.1%	1.887
	2032	239,120	2,105,671	1,454,554	608.3%	5,281	193,920	105,319	1994.4%	0.305	98.5%	52.1%	1.891
	2033	186,275	1,814,498	1,230,842	660.8%	3,770	160,564	84,211	2233.7%	0.296	98.7%	52.1%	1.894
	2034	143,879	1,554,310	1,034,552	719.0%	2,689	132,827	67,216	2499.8%	0.288	98.9%	52.1%	1.896
	2035	110,197	1,323,525	862,931	783.1%	1,916	109,885	53,488	2792.3%	0.280	99.0%	52.2%	1.898
	2036	83,698	1,120,088	714,981	854.2%	1,364	90,962	42,467	3112.3%	0.274	99.1%	52.2%	1.900
	2037	63,052	942,235	588,566	933.5%	974	75,368	33,656	3454.0%	0.270	99.2%	52.2%	1.901
	2038	47,118	788,016	481,890	1022.7%	698	62,537	26,628	3814.3%	0.268	99.3%	52.2%	1.903
	2039	34,937	655,900	394,873	1130.3%	498	51,962	20,926	4199.4%	0.269	99.3%	52.2%	1.903
	2040	25,711	543,946	322,582	1254.7%	354	43,200	16,288	4606.3%	0.272	99.3%	52.2%	1.904
	2041	18,786	449,557	262,294	1396.2%	249	35,919	12,576	5050.1%	0.276	99.4%	52.2%	1.905
	2042	13,632	370,117	211,194	1549.3%	174	29,858	9,612	5531.1%	0.280	99.4%	52.2%	1.905
	2043	9,827	303,276	168,839	1718.1%	120	24,800	7,244	6054.2%	0.284	99.4%	52.2%	1.905
	2044	7,039	247,093	133,197	1892.2%	81	20,566	5,327	6613.3%	0.286	99.4%	52.2%	1.906
	2045	5,010	199,996	104,186	2079.4%	53	17,007	3,800	7203.8%	0.289	99.4%	52.2%	1.906
	2046	3,544	160,668	80,482	2271.2%	34	14,024	2,654	7864.9%	0.289	99.4%	52.2%	1.906
	2047	2,489	128,085	61,733	2479.8%	21	11,543	1,767	8512.4%	0.291	99.4%	52.2%	1.906
	2048	1,736	101,342	46,685	2688.7%	12	9,494	1,128	9218.7%	0.292	99.5%	52.2%	1.906
	2049	1,202	79,606	35,127	2923.5%	7	7,820	689	9876.8%	0.296	99.5%	52.2%	1.906
	2050	824	62,111	26,095	3166.3%	4	6,458	392	10524.2%	0.301	99.5%	52.2%	1.906
	2051	560	48,078	18,957	3387.3%	2	5,351	192	11237.4%	0.301	99.5%	52.2%	1.906
	2052	376	36,883	13,515	3597.5%	1	4,448	88	12131.0%	0.297	99.5%	52.2%	1.906
	Past	95,159,183	70,741,197	82,415,418	86.6%	48,403,303	25,822,622	27,713,229	57.3%	1.513	71.9%	44.5%	1.616
TOTALS	Future	43,598,577	138,771,633	111,908,896	256.7%	4,093,466	19,977,239	15,300,318	373.8%	0.687	233.9%	324.8%	0.720
	Lifetime	138,757,760	209,512,830	194,324,314	140.0%	52,496,770	45,799,861	43,013,547	81.9%	1.709	99.5%	52.2%	1.906

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

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	10,269	0	0	0.0%	9,785	114	548	5.6%	0.000	0.0%	5.6%	0.000
	1995	44,165	0	0	0.0%	40,586	714	2,556	6.3%	0.000	0.0%	6.2%	0.000
	1996	80,545	0	0	0.0%	72,013	2,236	5,905	8.2%	0.000	0.0%	7.3%	0.000
	1997	119,159	0	0	0.0%	101,814	5,024	10,430	10.2%	0.000	0.0%	8.6%	0.000
	1998	117,532	0	0	0.0%	90,271	8,573	14,295	15.8%	0.000	0.0%	10.5%	0.000
Historical	1999	117,179	1,870	1,865	1.6%	81,399	12,409	18,150	22.3%	0.071	0.3%	12.6%	0.027
Experience	2000	117,243	4,441	42,606	36.3%	74,294	16,285	21,672	29.2%	1.246	6.5%	14.8%	0.438
	2001	117,028	45,441	46,462	39.7%	68,321	19,871	24,520	35.9%	1.106	11.1%	16.9%	0.654
	2002	113,057	59,904	151,099	133.6%	62,571	23,125	27,317	43.7%	3.061	24.8%	19.0%	1.303
	2003	105,504	7,007	29,369	27.8%	56,924	25,983	29,168	51.2%	0.543	25.1%	21.1%	1.190
	2004	105,384	23,150	0	0.0%	51,476	28,355	30,706	59.7%	0.000	23.1%	23.0%	1.004
	2005	108,565	0	118,259	108.9%	46,369	30,371	32,285	69.6%	1.564	29.2%	24.9%	1.172
	2006	132,244	164,749	208,707	157.8%	41,535	32,151	33,711	81.2%	1.944	38.9%	26.8%	1.453
	2007	129,711	39,282	49,435	38.1%	36,998	33,763	35,057	94.8%	0.402	38.8%	28.5%	1.360
	2008	119,444	135,034	0	0.0%	32,735	35,088	35,575	108.7%	0.000	36.7%	30.3%	1.215
	2009	111,675	197,719	41,841	37.5%	28,822	36,029	35,860	124.4%	0.301	36.8%	31.9%	1.154
	2010	105,771	117,781	6,931	6.6%	25,243	36,645	36,079	142.9%	0.046	35.6%	33.4%	1.066
	2011	99,004	34,976	503,090	508.2%	21,841	36,998	36,155	165.5%	3.070	51.3%	34.8%	1.474
	2012	106,143	144,534	212,039	199.8%	18,820	37,166	36,015	191.4%	1.044	56.2%	36.2%	1.552
	2013	108,665	221,194	241,288	222.0%	16,095	37,058	35,220	218.8%	1.015	61.2%	37.4%	1.636
Projected	2014	99,693	264,879	248,206	249.0%	13,647	36,633	34,227	250.8%	0.993	66.1%	38.6%	1.713
Future	2015	90,749	274,397	249,647	275.1%	11,491	35,918	33,013	287.3%	0.958	70.7%	39.6%	1.784
Experience	2016	81,996	275,779	247,672	302.1%	9,606	34,938	31,617	329.1%	0.918	75.0%	40.6%	1.847
	2017	73,556	267,524	242,513	329.7%	7,967	33,742	30,032	376.9%	0.875	78.9%	41.4%	1.905
	2018	65,564	259,791	234,877	358.2%	6,553	32,334	28,186	430.1%	0.833	82.5%	42.2%	1.957
	2019	58,062	251,740	224,868	387.3%	5,345	30,732	26,223	490.6%	0.789	85.8%	42.8%	2.004
	2020	51,080	242,942	214,413	419.8%	4,323	28,971	24,159	558.8%	0.751	88.8%	43.4%	2.047
	2021	44,634	233,461	204,266	457.7%	3,470	27,087	22,058	635.7%	0.720	91.5%	43.9%	2.086
	2022	38,727	223,751	195,276	504.2%	2,766	25,114	19,912	719.9%	0.700	94.0%	44.3%	2.123
	2023	33,356	214,061	186,483	559.1%	2,188	23,071	17,724	810.0%	0.690	96.3%	44.6%	2.158
	2024	28,507	204,333	177,205	621.6%	1,717	20,988	15,596	908.5%	0.684	98.3%	44.9%	2.191
	2025	24,164	194,458	166,955	690.9%	1,332	18,893	13,514	1014.6%	0.681	100.2%	45.1%	2.221
	2026	20,305	183,998	154,747	762.1%	1,024	16,815	11,539	1127.3%	0.676	101.9%	45.3%	2.249
	2027	16,906	172,438	139,951	827.8%	781	14,796	9,708	1243.2%	0.666	103.3%	45.4%	2.274
	2028	13,941	159,534	123,981	889.3%	591	12,865	8,019	1356.1%	0.656	104.6%	45.6%	2.295
	2029	11,381	145,479	107,781	947.1%	446	11,054	6,539	1467.2%	0.645	105.6%	45.6%	2.313
	2030	9,193	130,655	92,021	1001.0%	333	9,386	5,257	1578.8%	0.634	106.4%	45.7%	2.328
	2031	7,346	115,487	77,155	1050.2%	246	7,877	4,166	1692.4%	0.621	107.1%	45.7%	2.341
	2032	5,806	100,462	63,606	1095.6%	181	6,536	3,260	1803.2%	0.608	107.6%	45.8%	2.350
	2033	4,536	86,079	51,765	1141.3%	132	5,364	2,505	1902.5%	0.600	108.0%	45.8%	2.358
	2034	3,501	72,745	41,589	1187.9%	96	4,369	1,937	2011.8%	0.590	108.3%	45.8%	2.364
	2035	2,669	60,764	33,203	1244.2%	72	3,555	1,545	2144.8%	0.580	108.5%	45.8%	2.368
	2036	2,006	50,271	26,375	1314.6%	55	2,910	1,264	2302.6%	0.571	108.7%	45.8%	2.372
	2037	1,486	41,215	20,647	1389.6%	42	2,407	1,059	2497.6%	0.556	108.9%	45.8%	2.374
	2038	1,082	33,438	15,801	1460.5%	33	2,020	901	2726.4%	0.536	109.0%	45.9%	2.376
	2039	773	26,861	12,042	1558.1%	26	1,723	771	2998.4%	0.520	109.0%	45.9%	2.378
	2040	540	21,398	9,041	1674.0%	20	1,494	654	3308.8%	0.506	109.1%	45.9%	2.379
	2041	368	16,889	6,603	1794.1%	15	1,312	550	3668.7%	0.489	109.1%	45.9%	2.379
	2042	244	13,162	4,638	1903.4%	11	1,165	459	4085.6%	0.466	109.1%	45.9%	2.380
	2043	156	10,098	3,149	2018.0%	8	1,042	373	4548.2%	0.444	109.2%	45.9%	2.380
	2044	96	7,614	2,047	2126.3%	6	936	294	5072.4%	0.419	109.2%	45.9%	2.380
	2045	57	5,641	1,268	2228.1%	4	843	224	5663.4%	0.393	109.2%	45.9%	2.380
	2046	32	4,104	745	2319.5%	3	760	163	6318.6%	0.367	109.2%	45.9%	2.380
	2047	17	2,935	411	2391.0%	2	685	111	7013.8%	0.341	109.2%	45.9%	2.380
	2048	9	2,067	211	2429.9%	1	617	68	7869.6%	0.309	109.2%	45.9%	2.380
	2049	4	1,439	100	2418.2%	0	554	33	8861.9%	0.273	109.2%	45.9%	2.380
	2050	2	994	42	2333.3%	0	497	10	9388.9%	0.249	109.2%	45.9%	2.380
	2051	1	684	16	2153.4%	0	447	0	0.0%	0.000	109.2%	45.9%	2.380
	2052	0	471	5	1871.2%	0	403	0	0.0%	0.000	109.2%	45.9%	2.380
	Past	1,959,623	975,887	1,411,702	72.0%	961,816	420,902	466,004	48.5%	1.487	56.2%	36.2%	1.552
TOTALS	Future	901,209	4,595,233	3,822,607	424.2%	90,629	497,911	392,892	433.5%	0.978	373.3%	366.9%	1.018
	Lifetime	2,860,832	5,571,120	5,234,309	183.0%	1,052,445	918,813	858,895	81.6%	2.242	109.2%	45.9%	2.380

**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 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	10,269	0	0	0.0%	9,785	114	548	5.6%	0.000	0.0%	5.6%	0.000
	1995	44,165	0	0	0.0%	40,586	714	2,556	6.3%	0.000	0.0%	6.2%	0.000
	1996	80,545	0	0	0.0%	72,013	2,236	5,905	8.2%	0.000	0.0%	7.3%	0.000
	1997	119,159	0	0	0.0%	101,814	5,024	10,430	10.2%	0.000	0.0%	8.6%	0.000
	1998	117,532	0	0	0.0%	90,271	8,573	14,295	15.8%	0.000	0.0%	10.5%	0.000
Historical	1999	117,179	1,870	1,865	1.6%	81,399	12,409	18,150	22.3%	0.071	0.3%	12.6%	0.027
Experience	2000	117,243	4,441	42,606	36.3%	74,294	16,285	21,672	29.2%	1.246	6.5%	14.8%	0.438
	2001	117,028	45,441	46,462	39.7%	68,321	19,871	24,520	35.9%	1.106	11.1%	16.9%	0.654
	2002	113,057	59,904	151,099	133.6%	62,571	23,125	27,317	43.7%	3.061	24.8%	19.0%	1.303
	2003	105,504	7,007	29,369	27.8%	56,924	25,983	29,168	51.2%	0.543	25.1%	21.1%	1.190
	2004	105,384	23,150	0	0.0%	51,476	28,355	30,706	59.7%	0.000	23.1%	23.0%	1.004
	2005	108,565	0	118,259	108.9%	46,369	30,371	32,285	69.6%	1.564	29.2%	24.9%	1.172
	2006	132,244	164,749	208,707	157.8%	41,535	32,151	33,711	81.2%	1.944	38.9%	26.8%	1.453
	2007	129,711	39,282	49,435	38.1%	36,998	33,763	35,057	94.8%	0.402	38.8%	28.5%	1.360
	2008	119,444	135,034	0	0.0%	32,735	35,088	35,575	108.7%	0.000	36.7%	30.3%	1.215
	2009	111,675	197,719	41,841	37.5%	28,822	36,029	35,860	124.4%	0.301	36.8%	31.9%	1.154
	2010	105,771	117,781	6,931	6.6%	25,243	36,645	36,079	142.9%	0.046	35.6%	33.4%	1.066
	2011	99,004	34,976	503,090	508.2%	21,841	36,998	36,155	165.5%	3.070	51.3%	34.8%	1.474
	2012	106,143	144,534	212,039	199.8%	18,820	37,166	36,015	191.4%	1.044	56.2%	36.2%	1.552
	2013	108,665	221,194	241,288	222.0%	16,095	37,058	35,220	218.8%	1.015	61.2%	37.4%	1.636
Projected	2014	105,404	264,429	246,001	233.4%	13,647	36,633	34,227	250.8%	0.931	66.0%	38.6%	1.709
Future	2015	103,172	272,564	244,638	237.1%	11,491	35,918	33,013	287.3%	0.825	70.2%	39.6%	1.771
Experience	2016	93,220	272,493	242,702	260.4%	9,606	34,938	31,617	329.1%	0.791	74.2%	40.6%	1.828
	2017	83,625	263,380	237,646	284.2%	7,967	33,742	30,032	376.9%	0.754	77.8%	41.4%	1.879
	2018	74,539	255,255	230,164	308.8%	6,553	32,334	28,186	430.1%	0.718	81.2%	42.2%	1.926
	2019	66,010	247,083	220,356	333.8%	5,345	30,732	26,223	490.6%	0.680	84.3%	42.8%	1.968
	2020	58,072	238,319	210,110	361.8%	4,323	28,971	24,159	558.8%	0.647	87.1%	43.4%	2.006
	2021	50,744	228,946	200,167	394.5%	3,470	27,087	22,058	635.7%	0.621	89.6%	43.9%	2.042
	2022	44,029	219,377	191,357	434.6%	2,766	25,114	19,912	719.9%	0.604	91.9%	44.3%	2.076
	2023	37,922	209,846	182,741	481.9%	2,188	23,071	17,724	810.0%	0.595	94.0%	44.6%	2.108
	2024	32,410	200,289	173,649	535.8%	1,717	20,988	15,596	908.5%	0.590	96.0%	44.9%	2.138
	2025	27,472	190,597	163,605	595.5%	1,332	18,893	13,514	1014.6%	0.587	97.8%	45.1%	2.167
	2026	23,085	180,336	151,642	656.9%	1,024	16,815	11,539	1127.3%	0.583	99.3%	45.3%	2.193
	2027	19,221	169,000	137,143	713.5%	781	14,796	9,708	1243.2%	0.574	100.7%	45.4%	2.216
	2028	15,850	156,349	121,493	766.5%	591	12,865	8,019	1356.1%	0.565	101.9%	45.6%	2.236
	2029	12,939	142,571	105,618	816.3%	446	11,054	6,539	1467.2%	0.556	102.8%	45.6%	2.253
	2030	10,452	128,042	90,174	862.8%	333	9,386	5,257	1578.8%	0.546	103.6%	45.7%	2.267
	2031	8,352	113,176	75,607	905.2%	246	7,877	4,166	1692.4%	0.535	104.2%	45.7%	2.279
	2032	6,600	98,450	62,329	944.3%	181	6,536	3,260	1803.2%	0.524	104.7%	45.8%	2.288
	2033	5,156	84,355	50,726	983.7%	132	5,364	2,505	1902.5%	0.517	105.1%	45.8%	2.295
	2034	3,980	71,287	40,755	1023.9%	96	4,369	1,937	2011.8%	0.509	105.4%	45.8%	2.301
	2035	3,034	59,545	32,536	1072.4%	72	3,555	1,545	2144.8%	0.500	105.6%	45.8%	2.305
	2036	2,281	49,263	25,846	1133.1%	55	2,910	1,264	2302.6%	0.492	105.8%	45.8%	2.308
	2037	1,689	40,389	20,232	1197.7%	42	2,407	1,059	2497.6%	0.480	105.9%	45.8%	2.311
	2038	1,230	32,767	15,484	1258.8%	33	2,020	901	2726.4%	0.462	106.0%	45.9%	2.313
	2039	879	26,322	11,800	1343.0%	26	1,723	771	2998.4%	0.448	106.1%	45.9%	2.314
	2040	614	20,969	8,859	1442.9%	20	1,494	654	3308.8%	0.436	106.2%	45.9%	2.315
	2041	418	16,550	6,470	1546.4%	15	1,312	550	3668.7%	0.422	106.2%	45.9%	2.315
	2042	277	12,898	4,545	1640.6%	11	1,165	459	4085.6%	0.402	106.2%	45.9%	2.316
	2043	177	9,895	3,086	1739.4%	8	1,042	373	4548.2%	0.382	106.2%	45.9%	2.316
	2044	109	7,461	2,006	1832.7%	6	936	294	5072.4%	0.361	106.2%	45.9%	2.316
	2045	65	5,528	1,243	1920.5%	4	843	224	5663.4%	0.339	106.3%	45.9%	2.316
	2046	37	4,021	730	1999.3%	3	760	163	6318.6%	0.316	106.3%	45.9%	2.316
	2047	20	2,876	403	2060.9%	2	685	111	7013.8%	0.294	106.3%	45.9%	2.316
	2048	10	2,026	207	2094.5%	1	617	68	7869.6%	0.266	106.3%	45.9%	2.316
	2049	5	1,410	98	2084.4%	0	554	33	8861.9%	0.235	106.3%	45.9%	2.316
	2050	2	974	42	2011.1%	0	497	10	9388.9%	0.214	106.3%	45.9%	2.316
	2051	1	670	16	1856.1%	0	447	0	0.0%	0.000	106.3%	45.9%	2.316
	2052	0	462	5	1612.9%	0	403	0	0.0%	0.000	106.3%	45.9%	2.316
	Past	1,959,623	975,887	1,411,702	72.0%	961,816	420,902	466,004	48.5%	1.487	56.2%	36.2%	1.552
TOTALS	Future	1,001,767	4,521,364	3,753,518	374.7%	90,629	497,911	392,892	433.5%	0.864	332.2%	366.9%	0.906
	Lifetime	2,961,390	5,497,251	5,165,220	174.4%	1,052,445	918,813	858,895	81.6%	2.137	106.3%	45.9%	2.316

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

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Long Term Care Insurance

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[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?

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

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

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

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

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

[<if NFO Rider on Policy>

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

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

[<if CNF>

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

[<if Optional Limited Benefit>

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

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

Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

Frequently Asked Questions

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

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

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

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

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

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

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

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

[<If NFO is available>

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

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

Q: What is the Nonforfeiture Rider?

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

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

[<If Optional Limited Benefit is available>

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

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

Q: What is an Optional Limited Benefit?

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

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

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

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

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

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

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

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

Review Requirements Checklist
RATE REVISIONS

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

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

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

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

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

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

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

Review Requirements Checklist
RATE REVISIONS

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

Signed: _____

Name (please print): Amy Pahl

Company Name: Milliman, Inc.

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

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

MetLife Insurance Company USA
PO Box 40006
Lynchburg, VA 24506

March 26, 2015

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

RE: MetLife Insurance Company USA ("MetLife USA")
Company NAIC # 87726
MILL-129963541

Dear Commissioner Cunningham:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of MetLife USA with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between the MetLife USA and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife USA long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife USA hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Bureau, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at treilly1@metlife.com, or by telephone at 860-656-3813.

Sincerely,

Karen A. Johnson
Vice President
MetLife Insurance Company USA

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC3+ Nursing Facility Only Product

March 2015

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFO
Nursing Facility Only	H-LTC3JFO2
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3

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-129257029, 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.

Appendix Attachment	Actuarial Memorandum or Supplement to the Actuarial Memorandum Exhibit/Attachment
Attachment 1	Exhibit I
Attachment 2	Exhibit II
Attachment 3	Exhibit III
Attachment 4	Exhibit IV
Attachment 5	Attachment 2
Attachment 6	Attachment 4
Attachment 7	Attachment 5
Attachment 8	Attachment 6
Attachment 9	Attachment 7
Attachment 10	Attachment 9
Attachment 11	Attachment 10

2. *Please review the attached NAICs Executive/Plenary bulletin adopted on December 18, 2013. Although Virginia has not yet adopted this, because there is so much national attention on long term care regulation, we have now added this to our review process. Is this filing consistent or not with its recommendations? Please provide details that support your response.*

   All applicable sections of the provided NAIC bulletin are addressed below.

   Since this filing applies to pre-stability business, please be sure to include a response to the following:

   a) If a single rate increase of the requested amount is approved, is the insurer agreeable to not implement future rate increase for three years from the date of implementation?

   Yes, if a single rate increase of the requested amount is approved, the company agrees to guarantee the rate level for a three year period following the implementation of the fully requested rate increase.

   b) In lieu of a single increase, the Bureau may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current increase filing. For pre-rate stability forms, approval of the increase may require a three year monitoring provision similar to that currently applicable to post-rate stabilization increases. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required to include contingent benefit upon lapse at the time of each scheduled increase.

   The company understands these requirements and agrees. It will provide each policyholder,

who does not have a nonforfeiture benefit as part of their policy, an Optional Limited Benefit Endorsement, which provides a paid up benefit similar to that of the NAIC CBUL benefit, at the notification of the rate increase.

Concurrent with this filing, the company is submitting the endorsement to the Bureau for approval under the SERFF tracking number MILL-129914690. A copy of the optional limited benefit endorsement is enclosed with this appendix.

c) The Bureau will require the implementation of the contingent benefit upon lapse as outlined in the bulletin. Please confirm the company is willing to comply with this by providing the benefit:

1) For a block of business for which the contingent benefit upon lapse is not required for pre-rate-stability policies; and

2) Without reference to the table of trigger percentages for policies that have reached their 20th duration; and for policies that have not reached that point, any percentage value in excess of 100% will be reduced to 100%.

Yes, the company is willing to comply with this requirement. As part of this rate increase request the company is making a limited nonforfeiture option available to all policyholders who do not have a nonforfeiture benefit as part of their policy. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. This benefit will be available without reference to the table trigger percentages. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

As stated above, a copy of the endorsement providing the limited nonforfeiture option is enclosed with this appendix.

d) The policyholder letter will clearly disclose the following:

1) the amount of the premium rate requested and implementation schedule

2) available benefit reduction/rate increase mitigation actions

3) clear disclosure addressing the guaranteed renewable nature of the policy and that insured should understand that there may be future rate increases

4) offer of contingent benefit upon lapse

All of the required items listed above are disclosed in the policyholder notification letter enclosed with the supplement to the actuarial memorandum.

In addition, the management of the Bureau of Insurance (BOI) has also provided direction that policyholder letters include an explanation for the rate increase in consumer friendly language including the driving factors contributing to the increase. Stating that based on the company's analysis a premium increase is necessary is not sufficient.

The Frequently Asked Questions document enclosed with the supplement to the actuarial memorandum provides the information required by this request.

The management also prefers that any reference to laws and regulations of the state be expanded to state the Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was compliant, the increase was approved or words of similar import.

The policyholder notification letter enclosed with the supplement to the actuarial memorandum complies with this request.

e) Compliance with the New Loss Ratio Standards

Attachment 12 to this appendix provides a demonstration that the requested rate increase meets the new loss ratio standards as described in the NAICs Executive/Plenary bulletin. This attachment shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the historical earned premium times 60%,
2. Present value of future projected earned premium without the requested rate increase, times 60%, and
3. Present value of future projected earned premium with the requested rate increase in excess of the future projected earned premium without the requested rate increase, times 80%.

As required by the NAICs Executive/Plenary bulletin, present and accumulated values in Attachment 12 are determined at the maximum valuation interest rate, which varies by issue year from 4.5% to 5.5%

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

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

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

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

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC3+ Nursing Facility Only Product

March 2015

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 + 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] ($41,344,841) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($46,088,143).*

   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.*

The premiums with the requested 16.8% rate increase for years 2016 and beyond in Attachment 1 of this appendix differ from the corresponding premiums in Attachment 7 of this appendix due to the effects of 1) shock lapse, 2) benefit reduction options, and 3) a premium restatement (to a level similar to that approved in Virginia on a nationwide basis). Table 1 below summarizes the differences between Attachments 1 and 7 of this appendix.

Table 1
Summary of Differences in this Appendix

Item	Attachment 1	Attachment 7
(a) Proposed rate increase	16.8%	16.8%
(b) Effect of shock lapse	1.0% reduction in premium	None
(c) Effect of benefit reduction	1.7% reduction in premium	None
(d) Historical rate increase	81.8%, *similar* to that approved in VA	77.8% *as approved* in VA
(e) = (1+a) x (1-b) x (1-c) x (1+d) - 1 Resulting rate level compared to original	106.6%	107.7%

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

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

   Attachment 8 to the supplement to the actuarial memorandum reflects the current status of the filings as of March 23, 2015.

2. *Please update the financial projections (particularly Attachments 1,2,6,7,8,12 of [this appendix]) to a more recent projection date, such as 6/30/2014 or at least 12/31/2013.*

   Attachments 13 through 18 to this appendix are revisions of select attachments to this appendix. Attachments 13 through 18 have been updated to reflect experience through December 31, 2013. The table below provides a listing of corresponding attachments to this appendix.

Appendix Attachment with experience through December 31, 2013	Appendix Attachment
Attachment 13	Attachment 1
Attachment 14	Attachment 2
Attachment 15	Attachment 6
Attachment 16	Attachment 7
Attachment 17	Attachment 8
Attachment 18	Attachment 12

The company acknowledges that the requested rate increase results in lifetime loss ratios in Attachments 16 and 17 that are below the 60% minimum requirement. The company believes

that it has taken appropriate and timely action in response to the mispricing of this product, and it should be allowed a larger increase now due to the Bureau not approving a previous rate increase for the full amount requested.

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

3. *Please provide a loss ratio projection similar to Attachments 10-11 of [this appendix], but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward with the original pricing assumptions for interest, mortality, morbidity and persistency in the future and assuming the future premiums are paid based on the original premium scale with no increases in the Expected Pricing Experience columns E-H. Again, please utilize a more recent projection date as in the previous item.*

   Attachments 19 and 20 to this appendix provide projections similar to Attachments 10 and 11 of this appendix except that the expected values (columns E through H) have been updated to reflect actual historical experience through December 31, 2013 and the policyholders in force as of December 31, 2013. As requested, the original premium scale with no increases and original pricing assumptions are being used to project future experience in columns E through H of Attachments 19 and 20.

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

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC3+ Nursing Facility Only Product

March 2015

5. Summary of Attachments and Enclosures

Attachment 1: Nationwide Experience Projections
Attachment 2: Virginia-Specific Experience Projections
Attachment 3: Nationwide Loss Ratio History with Active Life Reserves
Attachment 4: Virginia-Specific Loss Ratio History with Active Life Reserves
Attachment 5: Nationwide Breakdown of Incurred Claims
Attachment 6: Anticipated Loss Ratio
Attachment 7: Nationwide Restated Experience Projections
Attachment 8: Virginia-Specific Restated Experience Projections
Attachment 9: Nationwide Experience Projections with Lost Premium
Attachment 10: Nationwide A:E Experience by Calendar Year
Attachment 11: Virginia-Specific A:E Experience by Calendar Year
Attachment 12: Nationwide 60%/80% Loss Ratio Test
Attachment 13: Nationwide Experience Projections (experience through December 31, 2013)
Attachment 14: Virginia-Specific Experience Projections (experience through December 31, 2013)
Attachment 15: Anticipated Loss Ratio (experience through December 31, 2013)
Attachment 16: Nationwide Restated Experience Projections (experience through December 31, 2013)
Attachment 17: Virginia-Specific Restated Experience Projections (experience through December 31, 2013)
Attachment 18: Nationwide 60%/80% Loss Ratio Test (experience through December 31, 2013)
Attachment 19: Nationwide A:E Experience by Calendar Year (experience through December 31, 2013)
Attachment 20: Virginia-Specific A:E Experience by Calendar Year (experience through December 31, 2013)

Enclosures: MICC OLB 03242015 VA.pdf
MetLife Insurance Company USA Amendment.pdf

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	542,238	0	0	0.0%				0.0143		0.9857		7.50%	3.8112
	1995	1,426,945	2,346	81,294	5.7%	2,064	5,058,892	8,318	288,208	5.7%				0.0310		0.9690		7.50%	3.5453
	1996	3,730,743	52,218	11,128	0.3%	4,227	12,303,680	172,210	36,701	0.3%				0.0424		0.9576		7.50%	3.2979
	1997	5,422,839	150,923	420,973	7.8%	4,452	16,636,345	463,005	1,291,474	7.8%				0.0544		0.9456		7.50%	3.0678
	1998	5,640,501	284,738	1,002,945	17.8%	4,556	16,096,831	812,583	2,862,200	17.8%				0.0479		0.9521		7.50%	2.8538
Historical	1999	5,656,636	554,945	1,231,845	21.8%	4,385	15,016,630	1,473,208	3,270,170	21.8%				0.0428		0.9572		7.50%	2.6547
Experience	2000	5,491,309	897,304	1,972,014	35.9%	4,253	13,560,688	2,215,876	4,869,851	35.9%				0.0301		0.9699		7.50%	2.4695
	2001	5,384,424	1,769,130	2,514,737	46.7%	4,118	12,369,058	4,064,031	5,776,834	46.7%				0.0317		0.9683		7.50%	2.2972
	2002	5,268,652	2,110,897	3,392,644	64.4%	3,982	11,258,705	4,510,824	7,249,818	64.4%				0.0330		0.9670		7.50%	2.1369
	2003	5,097,934	2,844,935	4,727,806	92.7%	3,837	10,133,853	5,655,262	9,398,099	92.7%				0.0364		0.9636		7.50%	1.9878
	2004	5,753,976	3,000,636	4,791,761	83.3%	3,652	10,639,960	5,548,623	8,860,681	83.3%				0.0482		0.9518		7.50%	1.8491
	2005	6,390,917	3,156,842	5,403,154	84.5%	3,441	10,993,264	5,430,207	9,294,174	84.5%				0.0578		0.9422		7.50%	1.7201
	2006	6,111,956	3,185,438	6,284,081	102.8%	3,291	9,779,919	5,097,112	10,055,340	102.8%				0.0436		0.9564		7.50%	1.6001
	2007	5,895,284	2,075,948	6,552,874	111.2%	3,133	8,775,084	3,090,032	9,753,902	111.2%				0.0480		0.9520		7.50%	1.4885
	2008	5,584,928	9,139,871	7,841,079	140.4%	2,936	7,733,137	12,655,466	10,857,103	140.4%				0.0629		0.9371		7.50%	1.3846
	2009	5,269,582	12,866,746	7,895,337	149.8%	2,758	6,787,436	16,572,894	10,169,517	149.8%				0.0606		0.9394		7.50%	1.2880
	2010	5,600,905	11,353,248	6,421,363	114.6%	2,549	6,710,879	13,603,207	7,693,933	114.6%				0.0758		0.9242		7.50%	1.1982
	2011	5,858,856	8,451,916	10,201,027	174.1%	2,339	6,530,185	9,420,368	11,369,899	174.1%				0.0824		0.9176		7.50%	1.1146
	2012	5,430,517	8,843,118	8,946,375	164.7%	2,173	5,630,480	9,168,740	9,275,799	164.7%				0.0710		0.9290		7.50%	1.0368
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,908,672	8,531,036	8,870,797	180.7%	1.0000	1.0970	1.0000	0.0768	0.0000	0.9232	0.9372	7.50%	0.9645
Projected	2014	4,621,477	10,812,491	9,156,109	198.1%	1,839	4,146,371	9,700,923	8,214,824	198.1%	1.0000	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	7.50%	0.8972
Future	2015	4,161,169	10,967,361	8,940,937	214.9%	1,673	3,472,915	9,153,369	7,462,114	214.9%	1.0000	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	7.50%	0.8346
Experience	2016	3,714,512	10,329,686	8,557,869	230.4%	1,510	2,883,846	8,019,688	6,644,098	230.4%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	7.50%	0.7764
	2017	3,289,303	9,644,414	8,091,611	246.0%	1,354	2,375,559	6,965,267	5,843,821	246.0%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	7.50%	0.7222
	2018	2,891,631	8,962,628	7,578,136	262.1%	1,206	1,942,658	6,021,280	5,091,149	262.1%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	7.50%	0.6718
	2019	2,523,618	8,381,329	7,051,556	279.4%	1,068	1,577,134	5,237,908	4,406,867	279.4%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	7.50%	0.6249
	2020	2,186,492	7,822,482	6,526,445	298.5%	939	1,271,114	4,547,588	3,794,138	298.5%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	7.50%	0.5813
	2021	1,880,366	7,270,477	5,998,625	319.0%	820	1,016,882	3,931,796	3,243,992	319.0%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	7.50%	0.5408
	2022	1,604,849	6,719,192	5,474,691	341.1%	711	807,335	3,380,155	2,754,097	341.1%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	7.50%	0.5031
	2023	1,359,106	6,171,061	4,960,497	365.0%	612	636,011	2,887,826	2,321,327	365.0%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	7.50%	0.4680
	2024	1,141,912	5,630,813	4,460,934	390.7%	523	497,090	2,451,172	1,941,907	390.7%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	7.50%	0.4353
	2025	951,720	5,105,142	3,985,077	418.7%	444	385,393	2,067,293	1,613,730	418.7%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	7.50%	0.4049
	2026	786,733	4,599,199	3,535,799	449.4%	373	296,355	1,732,479	1,331,905	449.4%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	7.50%	0.3767
	2027	644,968	4,117,348	3,114,277	482.9%	312	226,004	1,442,763	1,091,276	482.9%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	7.50%	0.3504
	2028	524,327	3,662,043	2,720,961	518.9%	258	170,912	1,193,692	886,934	518.9%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	7.50%	0.3260
	2029	422,657	3,235,663	2,360,771	558.6%	212	128,159	981,123	715,837	558.6%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	7.50%	0.3032
	2030	337,810	2,840,668	2,036,426	602.8%	173	95,285	801,258	574,408	602.8%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	7.50%	0.2821
	2031	267,697	2,478,310	1,744,922	651.8%	140	70,240	650,278	457,846	651.8%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	7.50%	0.2624
	2032	210,328	2,148,730	1,484,339	705.7%	112	51,337	524,465	362,300	705.7%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	7.50%	0.2441
	2033	163,846	1,851,615	1,256,046	766.6%	89	37,202	420,414	285,189	766.6%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	7.50%	0.2271
	2034	126,554	1,586,113	1,055,736	834.2%	70	26,730	335,006	222,984	834.2%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	7.50%	0.2112
	2035	96,928	1,350,611	880,601	908.5%	55	19,044	265,363	173,017	908.5%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	7.50%	0.1965
	2036	73,620	1,143,014	729,622	991.1%	43	13,455	208,907	133,352	991.1%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	7.50%	0.1828
	2037	55,460	961,524	600,618	1083.0%	33	9,429	163,475	102,115	1083.0%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	7.50%	0.1700
	2038	41,444	804,149	491,757	1186.6%	25	6,555	127,181	77,774	1186.6%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	7.50%	0.1582
	2039	30,730	669,329	402,959	1311.3%	19	4,521	98,473	59,284	1311.3%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	7.50%	0.1471
	2040	22,615	555,084	329,187	1455.6%	14	3,095	75,967	45,052	1455.6%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	7.50%	0.1369
	2041	16,524	458,763	267,665	1619.9%	11	2,104	58,405	34,076	1619.9%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	7.50%	0.1273
	2042	11,990	377,696	215,519	1797.4%	8	1,420	44,729	25,523	1797.4%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	7.50%	0.1184
	2043	8,644	309,487	172,297	1993.3%	6	952	34,094	18,981	1993.3%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	7.50%	0.1102
	2044	6,192	252,153	135,924	2195.3%	4	635	25,840	13,929	2195.3%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	7.50%	0.1025
	2045	4,407	204,092	106,319	2412.5%	3	420	19,456	10,135	2412.5%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	7.50%	0.0953
	2046	3,117	163,958	82,130	2635.0%	2	276	14,540	7,283	2635.0%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	7.50%	0.0887
	2047	2,190	130,708	62,997	2877.0%	2	181	10,782	5,197	2877.0%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	7.50%	0.0825
	2048	1,527	103,418	47,641	3119.4%	1	117	7,936	3,656	3119.4%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	7.50%	0.0767
	2049	1,057	81,237	35,846	3391.8%	1	75	5,799	2,559	3391.8%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	7.50%	0.0714
	2050	725	63,382	26,629	3673.5%	1	48	4,209	1,768	3673.5%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	7.50%	0.0664
	2051	492	49,063	19,346	3929.9%	1	30	3,031	1,195	3929.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	7.50%	0.0618
	2052	330	37,638	13,792	4173.7%	1	19	2,163	792	4173.7%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	7.50%	0.0575
	Past	95,159,183	70,741,197	79,692,437	83.7%	62,559	186,557,264	99,961,964	122,373,703	65.6%									
	Future	39,278,487	140,897,236	113,910,052	290.0%	16,672	27,085,580	82,147,127	68,847,229	254.2%									
	Lifetime	134,437,670	211,638,433	193,602,489	144.0%	79,231	213,642,844	182,109,090	191,220,931	89.5%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	542,238	0	0	0.0%				0.0143		0.9857		7.50%	3.8112
	1995	1,426,945	2,346	81,294	5.7%	2,064	5,058,892	8,318	288,208	5.7%				0.0310		0.9690		7.50%	3.5453
	1996	3,730,743	52,218	11,128	0.3%	4,227	12,303,680	172,210	36,701	0.3%				0.0424		0.9576		7.50%	3.2979
	1997	5,422,839	150,923	420,973	7.8%	4,452	16,636,345	463,005	1,291,474	7.8%				0.0544		0.9456		7.50%	3.0678
	1998	5,640,501	284,738	1,002,945	17.8%	4,556	16,096,831	812,583	2,862,200	17.8%				0.0479		0.9521		7.50%	2.8538
Historical	1999	5,656,636	554,945	1,231,845	21.8%	4,385	15,016,630	1,473,208	3,270,170	21.8%				0.0428		0.9572		7.50%	2.6547
Experience	2000	5,491,309	897,304	1,972,014	35.9%	4,253	13,560,688	2,215,876	4,869,851	35.9%				0.0301		0.9699		7.50%	2.4695
	2001	5,384,424	1,769,130	2,514,737	46.7%	4,118	12,369,058	4,064,031	5,776,834	46.7%				0.0317		0.9683		7.50%	2.2972
	2002	5,268,652	2,110,897	3,392,644	64.4%	3,982	11,258,705	4,510,824	7,249,818	64.4%				0.0330		0.9670		7.50%	2.1369
	2003	5,097,934	2,844,935	4,727,806	92.7%	3,837	10,133,853	5,655,262	9,398,099	92.7%				0.0364		0.9636		7.50%	1.9878
	2004	5,753,976	3,000,636	4,791,761	83.3%	3,652	10,639,960	5,548,623	8,860,681	83.3%				0.0482		0.9518		7.50%	1.8491
	2005	6,390,917	3,156,842	5,403,154	84.5%	3,441	10,993,264	5,430,207	9,294,174	84.5%				0.0578		0.9422		7.50%	1.7201
	2006	6,111,956	3,185,438	6,284,081	102.8%	3,291	9,779,919	5,097,112	10,055,340	102.8%				0.0436		0.9564		7.50%	1.6001
	2007	5,895,284	2,075,948	6,552,874	111.2%	3,133	8,775,084	3,090,032	9,753,902	111.2%				0.0480		0.9520		7.50%	1.4885
	2008	5,584,928	9,139,871	7,841,079	140.4%	2,936	7,733,137	12,655,466	10,857,103	140.4%				0.0629		0.9371		7.50%	1.3846
	2009	5,269,582	12,866,746	7,895,337	149.8%	2,758	6,787,436	16,572,894	10,169,517	149.8%				0.0606		0.9394		7.50%	1.2880
	2010	5,600,905	11,353,248	6,421,363	114.6%	2,549	6,710,879	13,603,207	7,693,933	114.6%				0.0758		0.9242		7.50%	1.1982
	2011	5,858,856	8,451,916	10,201,027	174.1%	2,339	6,530,185	9,420,368	11,369,899	174.1%				0.0824		0.9176		7.50%	1.1146
	2012	5,430,517	8,843,118	8,946,375	164.7%	2,173	5,630,480	9,168,740	9,275,799	164.7%				0.0710		0.9290		7.50%	1.0368
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,908,672	8,531,036	8,870,797	180.7%	1.0000	1.0970	1.0000	0.0768	0.0000	0.9232	0.9372	7.50%	0.9645
Projected	2014	4,893,946	10,794,757	9,072,432	185.4%	1,820	4,390,828	9,685,012	8,139,749	185.4%	1.0753	1.0955	1.0031	0.0834	0.0100	0.9075	0.8976	7.50%	0.8972
Future	2015	4,730,807	10,898,324	8,761,524	185.2%	1,656	3,948,336	9,095,751	7,312,376	185.2%	1.0862	1.0820	1.0067	0.0904	0.0000	0.9096	0.8866	7.50%	0.8346
Experience	2016	4,223,006	10,207,055	8,386,143	198.6%	1,495	3,278,627	7,924,481	6,510,775	198.6%	1.0000	1.0651	1.0067	0.0974	0.0000	0.9026	0.8927	7.50%	0.7764
	2017	3,739,589	9,493,259	7,929,241	212.0%	1,340	2,700,758	6,856,102	5,726,556	212.0%	1.0000	1.0606	1.0067	0.1032	0.0000	0.8968	0.8855	7.50%	0.7222
	2018	3,287,478	8,802,653	7,426,070	225.9%	1,194	2,208,596	5,913,805	4,988,988	225.9%	1.0000	1.0582	1.0067	0.1090	0.0000	0.8910	0.8791	7.50%	0.6718
	2019	2,869,086	8,223,230	6,910,057	240.8%	1,057	1,793,034	5,139,104	4,318,437	240.8%	1.0000	1.0591	1.0067	0.1148	0.0000	0.8852	0.8727	7.50%	0.6249
	2020	2,485,809	7,671,139	6,395,482	257.3%	930	1,445,121	4,459,605	3,718,004	257.3%	1.0000	1.0611	1.0067	0.1207	0.0000	0.8793	0.8664	7.50%	0.5813
	2021	2,137,776	7,128,262	5,878,254	275.0%	812	1,156,086	3,854,887	3,178,897	275.0%	1.0000	1.0616	1.0067	0.1267	0.0000	0.8733	0.8600	7.50%	0.5408
	2022	1,824,543	6,586,794	5,364,833	294.0%	704	917,854	3,313,551	2,698,832	294.0%	1.0000	1.0622	1.0067	0.1329	0.0000	0.8671	0.8535	7.50%	0.5031
	2023	1,545,159	6,048,856	4,860,957	314.6%	606	723,077	2,830,638	2,274,746	314.6%	1.0000	1.0627	1.0067	0.1392	0.0000	0.8608	0.8469	7.50%	0.4680
	2024	1,298,232	5,518,922	4,371,419	336.7%	518	565,139	2,402,464	1,902,940	336.7%	1.0000	1.0632	1.0067	0.1455	0.0000	0.8545	0.8402	7.50%	0.4353
	2025	1,082,005	5,003,458	3,905,111	360.9%	439	438,150	2,026,117	1,581,348	360.9%	1.0000	1.0647	1.0067	0.1520	0.0000	0.8480	0.8334	7.50%	0.4049
	2026	894,432	4,507,442	3,464,848	387.4%	369	336,925	1,697,915	1,305,179	387.4%	1.0000	1.0661	1.0067	0.1585	0.0000	0.8415	0.8266	7.50%	0.3767
	2027	733,261	4,035,107	3,051,784	416.2%	308	256,942	1,413,944	1,069,378	416.2%	1.0000	1.0672	1.0067	0.1651	0.0000	0.8349	0.8198	7.50%	0.3504
	2028	596,105	3,588,826	2,666,361	447.3%	256	194,308	1,169,826	869,136	447.3%	1.0000	1.0675	1.0067	0.1717	0.0000	0.8283	0.8130	7.50%	0.3260
	2029	480,516	3,170,921	2,313,399	481.4%	210	145,703	961,492	701,473	481.4%	1.0000	1.0691	1.0067	0.1783	0.0000	0.8217	0.8061	7.50%	0.3032
	2030	384,054	2,783,795	1,995,562	519.6%	171	108,329	785,216	562,882	519.6%	1.0000	1.0720	1.0067	0.1849	0.0000	0.8151	0.7993	7.50%	0.2821
	2031	304,343	2,428,667	1,709,908	561.8%	138	79,856	637,252	448,659	561.8%	1.0000	1.0740	1.0067	0.1915	0.0000	0.8085	0.7924	7.50%	0.2624
	2032	239,120	2,105,671	1,454,554	608.3%	111	58,365	513,955	355,030	608.3%	1.0000	1.0754	1.0067	0.1981	0.0000	0.8019	0.7857	7.50%	0.2441
	2033	186,275	1,814,498	1,230,842	660.8%	88	42,294	411,986	279,466	660.8%	1.0000	1.0790	1.0067	0.2046	0.0000	0.7954	0.7790	7.50%	0.2271
	2034	143,879	1,554,310	1,034,552	719.0%	70	30,389	328,288	218,509	719.0%	1.0000	1.0809	1.0067	0.2112	0.0000	0.7888	0.7724	7.50%	0.2112
	2035	110,197	1,323,525	862,931	783.1%	54	21,651	260,041	169,545	783.1%	1.0000	1.0818	1.0067	0.2178	0.0000	0.7822	0.7659	7.50%	0.1965
	2036	83,698	1,120,088	714,981	854.2%	42	15,297	204,717	130,676	854.2%	1.0000	1.0836	1.0067	0.2242	0.0000	0.7758	0.7595	7.50%	0.1828
	2037	63,052	942,235	588,566	933.5%	33	10,720	160,196	100,066	933.5%	1.0000	1.0854	1.0067	0.2306	0.0000	0.7694	0.7533	7.50%	0.1700
	2038	47,118	788,016	481,890	1022.7%	25	7,452	124,629	76,213	1022.7%	1.0000	1.0883	1.0067	0.2368	0.0000	0.7632	0.7473	7.50%	0.1582
	2039	34,937	655,900	394,873	1130.3%	19	5,140	96,497	58,094	1130.3%	1.0000	1.0977	1.0067	0.2429	0.0000	0.7571	0.7415	7.50%	0.1471
	2040	25,711	543,946	322,582	1254.7%	14	3,519	74,443	44,148	1254.7%	1.0000	1.1026	1.0067	0.2488	0.0000	0.7512	0.7359	7.50%	0.1369
	2041	18,786	449,557	262,294	1396.2%	11	2,392	57,233	33,392	1396.2%	1.0000	1.1054	1.0067	0.2545	0.0000	0.7455	0.7307	7.50%	0.1273
	2042	13,632	370,117	211,194	1549.3%	8	1,614	43,832	25,011	1549.3%	1.0000	1.1022	1.0067	0.2602	0.0000	0.7398	0.7257	7.50%	0.1184
	2043	9,827	303,276	168,839	1718.1%	6	1,083	33,410	18,600	1718.1%	1.0000	1.1015	1.0067	0.2658	0.0000	0.7342	0.7209	7.50%	0.1102
	2044	7,039	247,093	133,197	1892.2%	4	721	25,322	13,650	1892.2%	1.0000	1.0940	1.0067	0.2716	0.0000	0.7284	0.7163	7.50%	0.1025
	2045	5,010	199,996	104,186	2079.4%	3	478	19,065	9,932	2079.4%	1.0000	1.0916	1.0067	0.2777	0.0000	0.7223	0.7118	7.50%	0.0953
	2046	3,544	160,668	80,482	2271.2%	2	314	14,248	7,137	2271.2%	1.0000	1.0849	1.0067	0.2842	0.0000	0.7158	0.7072	7.50%	0.0887
	2047	2,489	128,085	61,733	2479.8%	2	205	10,566	5,092	2479.8%	1.0000	1.0845	1.0067	0.2912	0.0000	0.7088	0.7025	7.50%	0.0825
	2048	1,736	101,342	46,685	2688.7%	1	133	7,777	3,582	2688.7%	1.0000	1.0770	1.0067	0.2988	0.0000	0.7012	0.6975	7.50%	0.0767
	2049	1,202	79,606	35,127	2923.5%	1	86	5,683	2,507	2923.5%	1.0000	1.0800	1.0067	0.3071	0.0000	0.6929	0.6920	7.50%	0.0714
	2050	824	62,111	26,095	3166.3%	1	55	4,124	1,733	3166.3%	1.0000	1.0758	1.0067	0.3159	0.0000	0.6841	0.6859	7.50%	0.0664
	2051	560	48,078	18,957	3387.3%	1	35	2,970	1,171	3387.3%	1.0000	1.0626	1.0067	0.3254	0.0000	0.6746	0.6791	7.50%	0.0618
	2052	376	36,883	13,515	3597.5%	1	22	2,119	777	3597.5%	1.0000	1.0549	1.0067	0.3355	0.0000	0.6645	0.6713	7.50%	0.0575
	Past	95,159,183	70,741,197	79,692,437	83.7%	62,559	186,557,264	99,961,964	122,373,703	65.6%									
	Future	43,598,577	138,771,633	111,908,896	256.7%	16,526	29,798,307	81,099,299	67,733,483	227.3%									
	Lifetime	138,757,760	209,512,830	191,601,333	138.1%	79,085	216,355,571	181,061,263	190,107,185	87.9%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	39,137	0	0	0.0%				0.0000		1.0000		7.50%	3.8112
	1995	44,165	0	0	0.0%	44	156,577	0	0	0.0%				0.0222		0.9778		7.50%	3.5453
	1996	80,545	0	0	0.0%	85	265,632	0	0	0.0%				0.0341		0.9659		7.50%	3.2979
	1997	119,159	0	0	0.0%	85	365,559	0	0	0.0%				0.0230		0.9770		7.50%	3.0678
	1998	117,532	0	0	0.0%	84	335,413	0	0	0.0%				0.0118		0.9882		7.50%	2.8538
Historical	1999	117,179	1,870	1,863	1.6%	83	311,074	4,964	4,947	1.6%				0.0119		0.9881		7.50%	2.6547
Experience	2000	117,243	4,441	42,241	36.0%	82	289,530	10,966	104,314	36.0%				0.0120		0.9880		7.50%	2.4695
	2001	117,028	45,441	46,429	39.7%	82	268,836	104,386	106,657	39.7%				0.0000		1.0000		7.50%	2.2972
	2002	113,057	59,904	143,333	126.8%	78	241,595	128,011	306,292	126.8%				0.0488		0.9512		7.50%	2.1369
	2003	105,504	7,007	29,158	27.6%	75	209,725	13,929	57,962	27.6%				0.0385		0.9615		7.50%	1.9878
	2004	105,384	23,150	0	0.0%	75	194,871	42,808	0	0.0%				0.0000		1.0000		7.50%	1.8491
	2005	108,565	0	112,253	103.4%	71	186,746	0	193,090	103.4%				0.0533		0.9467		7.50%	1.7201
	2006	132,244	164,749	199,200	150.6%	67	211,608	263,620	318,746	150.6%				0.0563		0.9437		7.50%	1.6001
	2007	129,711	39,282	48,870	37.7%	64	193,074	58,471	72,743	37.7%				0.0448		0.9552		7.50%	1.4885
	2008	119,444	135,034	0	0.0%	59	165,387	186,974	0	0.0%				0.0781		0.9219		7.50%	1.3846
	2009	111,675	197,719	41,546	37.2%	57	143,842	254,670	53,512	37.2%				0.0339		0.9661		7.50%	1.2880
	2010	105,771	117,781	6,769	6.4%	52	126,732	141,122	8,111	6.4%				0.0877		0.9123		7.50%	1.1982
	2011	99,004	34,976	492,661	497.6%	52	110,348	38,983	549,111	497.6%				0.0000		1.0000		7.50%	1.1146
	2012	106,143	144,534	210,573	198.4%	49	110,051	149,856	218,327	198.4%				0.0577		0.9423		7.50%	1.0368
	2013	108,665	221,194	241,288	222.0%	45	104,806	213,339	232,719	222.0%	1.0000	1.1193	1.0000	0.0741	0.0000	0.9259	1.0238	7.50%	0.9645
Projected	2014	99,693	264,879	248,206	249.0%	42	89,444	237,648	222,690	249.0%	1.0000	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	7.50%	0.8972
Future	2015	90,749	274,397	249,647	275.1%	38	75,739	229,012	208,356	275.1%	1.0000	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	7.50%	0.8346
Experience	2016	81,996	275,779	247,672	302.1%	34	63,659	214,107	192,286	302.1%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	7.50%	0.7764
	2017	73,556	267,524	242,513	329.7%	31	53,123	193,208	175,145	329.7%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	7.50%	0.7222
	2018	65,564	259,791	234,877	358.2%	28	44,047	174,533	157,795	358.2%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	7.50%	0.6718
	2019	58,062	251,740	224,868	387.3%	25	36,286	157,325	140,531	387.3%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	7.50%	0.6249
	2020	51,080	242,942	214,413	419.8%	22	29,695	141,234	124,648	419.8%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	7.50%	0.5813
	2021	44,634	233,461	204,266	457.7%	19	24,137	126,253	110,465	457.7%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	7.50%	0.5408
	2022	38,727	223,751	195,276	504.2%	17	19,482	112,560	98,235	504.2%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	7.50%	0.5031
	2023	33,356	214,061	186,483	559.1%	15	15,609	100,172	87,267	559.1%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	7.50%	0.4680
	2024	28,507	204,333	177,205	621.6%	12	12,410	88,949	77,140	621.6%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	7.50%	0.4353
	2025	24,164	194,458	166,955	690.9%	11	9,785	78,745	67,607	690.9%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	7.50%	0.4049
	2026	20,305	183,998	154,747	762.1%	9	7,649	69,311	58,292	762.1%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	7.50%	0.3767
	2027	16,906	172,438	139,951	827.8%	8	5,924	60,424	49,040	827.8%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	7.50%	0.3504
	2028	13,941	159,534	123,981	889.3%	6	4,544	52,002	40,413	889.3%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	7.50%	0.3260
	2029	11,381	145,479	107,781	947.1%	5	3,451	44,112	32,682	947.1%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	7.50%	0.3032
	2030	9,193	130,655	92,021	1001.0%	4	2,593	36,853	25,956	1001.0%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	7.50%	0.2821
	2031	7,346	115,487	77,155	1050.2%	3	1,928	30,302	20,245	1050.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	7.50%	0.2624
	2032	5,806	100,462	63,606	1095.6%	3	1,417	24,521	15,525	1095.6%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	7.50%	0.2441
	2033	4,536	86,079	51,765	1141.3%	2	1,030	19,544	11,753	1141.3%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	7.50%	0.2271
	2034	3,501	72,745	41,589	1187.9%	2	739	15,365	8,784	1187.9%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	7.50%	0.2112
	2035	2,669	60,764	33,203	1244.2%	1	524	11,939	6,524	1244.2%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	7.50%	0.1965
	2036	2,006	50,271	26,375	1314.6%	1	367	9,188	4,821	1314.6%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	7.50%	0.1828
	2037	1,486	41,215	20,647	1389.6%	1	253	7,007	3,510	1389.6%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	7.50%	0.1700
	2038	1,082	33,438	15,801	1460.5%	1	171	5,288	2,499	1460.5%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	7.50%	0.1582
	2039	773	26,861	12,042	1558.1%	1	114	3,952	1,772	1558.1%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	7.50%	0.1471
	2040	540	21,398	9,041	1674.0%	1	74	2,929	1,237	1674.0%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	7.50%	0.1369
	2041	368	16,889	6,603	1794.1%	1	47	2,150	841	1794.1%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	7.50%	0.1273
	2042	244	13,162	4,638	1903.4%	1	29	1,559	549	1903.4%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	7.50%	0.1184
	2043	156	10,098	3,149	2018.0%	1	17	1,112	347	2018.0%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	7.50%	0.1102
	2044	96	7,614	2,047	2126.3%	1	10	780	210	2126.3%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	7.50%	0.1025
	2045	57	5,641	1,268	2228.1%	1	5	538	121	2228.1%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	7.50%	0.0953
	2046	32	4,104	745	2319.5%	1	3	364	66	2319.5%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	7.50%	0.0887
	2047	17	2,935	411	2391.0%	1	1	242	34	2391.0%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	7.50%	0.0825
	2048	9	2,067	211	2429.9%	1	1	159	16	2429.9%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	7.50%	0.0767
	2049	4	1,439	100	2418.2%	1	0	103	7	2418.2%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	7.50%	0.0714
	2050	2	994	42	2333.3%	1	0	66	3	2333.3%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	7.50%	0.0664
	2051	1	684	16	2153.4%	1	0	42	1	2153.4%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	7.50%	0.0618
	2052	0	471	5	1871.2%	1	0	27	0	1871.2%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	7.50%	0.0575
	Past	1,959,623	975,887	1,374,897	70.2%	1,265	3,925,738	1,398,761	1,993,813	50.8%									
	Future	901,209	4,595,233	3,822,607	424.2%	399	609,114	2,466,965	2,180,130	357.9%									
	Lifetime	2,860,832	5,571,120	5,197,504	181.7%	1,664	4,534,852	3,865,726	4,173,943	92.0%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	39,137	0	0	0.0%				0.0000		1.0000		7.50%	3.8112
	1995	44,165	0	0	0.0%	44	156,577	0	0	0.0%				0.0222		0.9778		7.50%	3.5453
	1996	80,545	0	0	0.0%	85	265,632	0	0	0.0%				0.0341		0.9659		7.50%	3.2979
	1997	119,159	0	0	0.0%	85	365,559	0	0	0.0%				0.0230		0.9770		7.50%	3.0678
	1998	117,532	0	0	0.0%	84	335,413	0	0	0.0%				0.0118		0.9882		7.50%	2.8538
Historical	1999	117,179	1,870	1,863	1.6%	83	311,074	4,964	4,947	1.6%				0.0119		0.9881		7.50%	2.6547
Experience	2000	117,243	4,441	42,241	36.0%	82	289,530	10,966	104,314	36.0%				0.0120		0.9880		7.50%	2.4695
	2001	117,028	45,441	46,429	39.7%	82	268,836	104,386	106,657	39.7%				0.0000		1.0000		7.50%	2.2972
	2002	113,057	59,904	143,333	126.8%	78	241,595	128,011	306,292	126.8%				0.0488		0.9512		7.50%	2.1369
	2003	105,504	7,007	29,158	27.6%	75	209,725	13,929	57,962	27.6%				0.0385		0.9615		7.50%	1.9878
	2004	105,384	23,150	0	0.0%	75	194,871	42,808	0	0.0%				0.0000		1.0000		7.50%	1.8491
	2005	108,565	0	112,253	103.4%	71	186,746	0	193,090	103.4%				0.0533		0.9467		7.50%	1.7201
	2006	132,244	164,749	199,200	150.6%	67	211,608	263,620	318,746	150.6%				0.0563		0.9437		7.50%	1.6001
	2007	129,711	39,282	48,870	37.7%	64	193,074	58,471	72,743	37.7%				0.0448		0.9552		7.50%	1.4885
	2008	119,444	135,034	0	0.0%	59	165,387	186,974	0	0.0%				0.0781		0.9219		7.50%	1.3846
	2009	111,675	197,719	41,546	37.2%	57	143,842	254,670	53,512	37.2%				0.0339		0.9661		7.50%	1.2880
	2010	105,771	117,781	6,769	6.4%	52	126,732	141,122	8,111	6.4%				0.0877		0.9123		7.50%	1.1982
	2011	99,004	34,976	492,661	497.6%	52	110,348	38,983	549,111	497.6%				0.0000		1.0000		7.50%	1.1146
	2012	106,143	144,534	210,573	198.4%	49	110,051	149,856	218,327	198.4%				0.0577		0.9423		7.50%	1.0368
	2013	108,665	221,194	241,288	222.0%	45	104,806	213,339	232,719	222.0%	1.0000	1.1193	1.0000	0.0741	0.0000	0.9259	1.0238	7.50%	0.9645
Projected	2014	105,404	264,429	246,001	233.4%	41	94,568	237,244	220,711	233.4%	1.0733	1.1205	1.0030	0.0807	0.0100	0.9101	0.9072	7.50%	0.8972
Future	2015	103,172	272,564	244,638	237.1%	38	86,107	227,482	204,175	237.1%	1.0882	1.1024	1.0067	0.0873	0.0000	0.9127	0.8960	7.50%	0.8346
Experience	2016	93,220	272,493	242,702	260.4%	34	72,374	211,556	188,427	260.4%	1.0000	1.0906	1.0067	0.0938	0.0000	0.9062	0.9035	7.50%	0.7764
	2017	83,625	263,380	237,646	284.2%	31	60,395	190,215	171,630	284.2%	1.0000	1.0842	1.0067	0.0991	0.0000	0.9009	0.8971	7.50%	0.7222
	2018	74,539	255,255	230,164	308.8%	28	50,077	171,486	154,629	308.8%	1.0000	1.0793	1.0067	0.1045	0.0000	0.8955	0.8913	7.50%	0.6718
	2019	66,010	247,083	220,356	333.8%	25	41,253	154,414	137,711	333.8%	1.0000	1.0738	1.0067	0.1100	0.0000	0.8900	0.8856	7.50%	0.6249
	2020	58,072	238,319	210,110	361.8%	22	33,760	138,546	122,147	361.8%	1.0000	1.0766	1.0067	0.1157	0.0000	0.8843	0.8797	7.50%	0.5813
	2021	50,744	228,946	200,167	394.5%	19	27,442	123,812	108,248	394.5%	1.0000	1.0830	1.0067	0.1215	0.0000	0.8785	0.8738	7.50%	0.5408
	2022	44,029	219,377	191,357	434.6%	17	22,149	110,360	96,264	434.6%	1.0000	1.0944	1.0067	0.1276	0.0000	0.8724	0.8677	7.50%	0.5031
	2023	37,922	209,846	182,741	481.9%	14	17,746	98,200	85,516	481.9%	1.0000	1.1013	1.0067	0.1339	0.0000	0.8661	0.8613	7.50%	0.4680
	2024	32,410	200,289	173,649	535.8%	12	14,108	87,189	75,592	535.8%	1.0000	1.1044	1.0067	0.1406	0.0000	0.8594	0.8546	7.50%	0.4353
	2025	27,472	190,597	163,605	595.5%	11	11,125	77,181	66,251	595.5%	1.0000	1.1041	1.0067	0.1476	0.0000	0.8524	0.8476	7.50%	0.4049
	2026	23,085	180,336	151,642	656.9%	9	8,696	67,931	57,122	656.9%	1.0000	1.0956	1.0067	0.1549	0.0000	0.8451	0.8403	7.50%	0.3767
	2027	19,221	169,000	137,143	713.5%	7	6,735	59,219	48,056	713.5%	1.0000	1.0789	1.0067	0.1626	0.0000	0.8374	0.8326	7.50%	0.3504
	2028	15,850	156,349	121,493	766.5%	6	5,166	50,964	39,602	766.5%	1.0000	1.0671	1.0067	0.1706	0.0000	0.8294	0.8246	7.50%	0.3260
	2029	12,939	142,571	105,618	816.3%	5	3,923	43,231	32,026	816.3%	1.0000	1.0578	1.0067	0.1788	0.0000	0.8212	0.8163	7.50%	0.3032
	2030	10,452	128,042	90,174	862.8%	4	2,948	36,116	25,435	862.8%	1.0000	1.0498	1.0067	0.1873	0.0000	0.8127	0.8078	7.50%	0.2821
	2031	8,352	113,176	75,607	905.2%	3	2,191	29,696	19,838	905.2%	1.0000	1.0422	1.0067	0.1960	0.0000	0.8040	0.7991	7.50%	0.2624
	2032	6,600	98,450	62,329	944.3%	3	1,611	24,030	15,213	944.3%	1.0000	1.0362	1.0067	0.2049	0.0000	0.7951	0.7903	7.50%	0.2441
	2033	5,156	84,355	50,726	983.7%	2	1,171	19,153	11,517	983.7%	1.0000	1.0348	1.0067	0.2140	0.0000	0.7860	0.7812	7.50%	0.2271
	2034	3,980	71,287	40,755	1023.9%	2	841	15,057	8,608	1023.9%	1.0000	1.0338	1.0067	0.2236	0.0000	0.7764	0.7719	7.50%	0.2112
	2035	3,034	59,545	32,536	1072.4%	1	596	11,699	6,393	1072.4%	1.0000	1.0404	1.0067	0.2336	0.0000	0.7664	0.7622	7.50%	0.1965
	2036	2,281	49,263	25,846	1133.1%	1	417	9,004	4,724	1133.1%	1.0000	1.0495	1.0067	0.2442	0.0000	0.7558	0.7518	7.50%	0.1828
	2037	1,689	40,389	20,232	1197.7%	1	287	6,867	3,440	1197.7%	1.0000	1.0499	1.0067	0.2557	0.0000	0.7443	0.7406	7.50%	0.1700
	2038	1,230	32,767	15,484	1258.8%	1	195	5,182	2,449	1258.8%	1.0000	1.0440	1.0067	0.2681	0.0000	0.7319	0.7282	7.50%	0.1582
	2039	879	26,322	11,800	1343.0%	1	129	3,873	1,736	1343.0%	1.0000	1.0597	1.0067	0.2815	0.0000	0.7185	0.7143	7.50%	0.1471
	2040	614	20,969	8,859	1442.9%	1	84	2,870	1,212	1442.9%	1.0000	1.0672	1.0067	0.2962	0.0000	0.7038	0.6988	7.50%	0.1369
	2041	418	16,550	6,470	1546.4%	1	53	2,107	824	1546.4%	1.0000	1.0646	1.0067	0.3121	0.0000	0.6879	0.6814	7.50%	0.1273
	2042	277	12,898	4,545	1640.6%	1	33	1,528	538	1640.6%	1.0000	1.0538	1.0067	0.3295	0.0000	0.6705	0.6620	7.50%	0.1184
	2043	177	9,895	3,086	1739.4%	1	20	1,090	340	1739.4%	1.0000	1.0531	1.0067	0.3482	0.0000	0.6518	0.6405	7.50%	0.1102
	2044	109	7,461	2,006	1832.7%	1	11	765	206	1832.7%	1.0000	1.0466	1.0067	0.3683	0.0000	0.6317	0.6169	7.50%	0.1025
	2045	65	5,528	1,243	1920.5%	1	6	527	118	1920.5%	1.0000	1.0409	1.0067	0.3900	0.0000	0.6100	0.5913	7.50%	0.0953
	2046	37	4,021	730	1999.3%	1	3	357	65	1999.3%	1.0000	1.0340	1.0067	0.4134	0.0000	0.5866	0.5640	7.50%	0.0887
	2047	20	2,876	403	2060.9%	1	2	237	33	2060.9%	1.0000	1.0239	1.0067	0.4390	0.0000	0.5610	0.5352	7.50%	0.0825
	2048	10	2,026	207	2094.5%	1	1	155	16	2094.5%	1.0000	1.0095	1.0067	0.4673	0.0000	0.5327	0.5052	7.50%	0.0767
	2049	5	1,410	98	2084.4%	1	0	101	7	2084.4%	1.0000	0.9885	1.0067	0.4989	0.0000	0.5011	0.4742	7.50%	0.0714
	2050	2	974	42	2011.1%	1	0	65	3	2011.1%	1.0000	0.9584	1.0067	0.5345	0.0000	0.4655	0.4423	7.50%	0.0664
	2051	1	670	16	1856.1%	1	0	41	1	1856.1%	1.0000	0.9167	1.0067	0.5748	0.0000	0.4252	0.4096	7.50%	0.0618
	2052	0	462	5	1612.9%	1	0	27	0	1612.9%	1.0000	0.8631	1.0067	0.6208	0.0000	0.3792	0.3754	7.50%	0.0575
	Past	1,959,623	975,887	1,374,897	70.2%	1,265	3,925,738	1,398,761	1,993,813	50.8%									
	Future	1,001,767	4,521,364	3,753,518	374.7%	396	671,030	2,432,913	2,143,543	319.4%									
	Lifetime	2,961,390	5,497,251	5,128,415	173.2%	1,661	4,596,768	3,831,674	4,137,356	90.0%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	142,277	0	39,906	28.0%
1995	1,426,945	81,294	330,204	28.8%
1996	3,730,743	11,128	1,491,210	40.3%
1997	5,422,839	420,973	3,119,197	65.3%
1998	5,640,501	1,002,945	3,681,359	83.0%
1999	5,656,636	1,231,845	3,751,196	88.1%
2000	5,491,309	1,972,014	3,898,358	106.9%
2001	5,384,424	2,514,737	3,668,486	114.8%
2002	5,268,652	3,392,644	3,578,160	132.3%
2003	5,097,934	4,727,806	3,334,813	158.2%
2004	5,753,976	4,791,761	2,787,558	131.7%
2005	6,390,917	5,403,154	2,403,919	122.2%
2006	6,111,956	6,284,081	2,574,646	144.9%
2007	5,895,284	6,552,874	2,281,865	149.9%
2008	5,584,928	7,841,079	1,593,153	168.9%
2009	5,269,582	7,895,337	1,405,136	176.5%
2010	5,600,905	6,421,363	792,494	128.8%
2011	5,858,856	10,201,027	238,903	178.2%
2012	5,430,517	8,946,375	374,277	171.6%
Total	95,159,183	79,692,437	41,344,841	127.2%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	10,269	0	2,791	27.2%
1995	44,165	0	17,097	38.7%
1996	80,545	0	40,528	50.3%
1997	119,159	0	72,126	60.5%
1998	117,532	0	89,623	76.3%
1999	117,179	1,863	93,015	81.0%
2000	117,243	42,241	91,381	114.0%
2001	117,028	46,429	102,678	127.4%
2002	113,057	143,333	78,179	195.9%
2003	105,504	29,158	76,312	100.0%
2004	105,384	0	110,373	104.7%
2005	108,565	112,253	99,424	195.0%
2006	132,244	199,200	92,450	220.5%
2007	129,711	48,870	56,884	81.5%
2008	119,444	0	69,286	58.0%
2009	111,675	41,546	74,989	104.4%
2010	105,771	6,769	18,161	23.6%
2011	99,004	492,661	112,209	611.0%
2012	106,143	210,573	25,080	222.0%
Total	1,959,623	1,374,897	1,322,586	137.7%

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

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1994	0	0	0	0	
1995	81,294	81,294	0	0	
1996	11,128	11,128	0	0	
1997	420,973	420,973	0	0	
1998	1,002,945	1,002,945	0	0	
1999	1,231,845	1,231,845	0	0	
2000	1,972,014	1,972,014	0	0	
2001	2,514,737	2,497,294	0	17,442	
2002	3,392,644	3,392,644	0	0	
2003	4,727,806	4,709,988	0	17,817	
2004	4,791,761	4,674,963	0	116,798	
2005	5,403,154	5,241,213	0	161,941	
2006	6,284,081	6,049,413	0	234,668	
2007	6,552,874	5,957,049	0	595,825	
2008	7,841,079	7,160,645	0	680,435	
2009	7,895,337	6,253,352	0	1,641,985	
2010	6,421,363	4,312,977	150,888	1,957,498	
2011	10,201,027	3,655,278	647,414	5,898,336	
2012	8,946,375	944,744	3,404,986	4,596,645	41,344,841
Total	79,692,437	59,569,760	4,203,288	15,919,389	41,344,841

* Incurred claims, paid claims, IBNR, and DLR are discounted to the year of incurral

Attachment 6
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC3+ Nursing Facility Only Policy Forms
Experience as of December 31, 2012

Nationwide Experience With No Increase

1	Present Value of Future Claims:	68,847,229
2	Active Life Reserves at 12/31/2012:	41,344,841
3	Present Value of Future Premium:	27,085,580
	Anticipated Loss Ratio = (1 - 2) / 3:	**101.5%**

Nationwide Experience With 16.8% Increase

1	Present Value of Future Claims:	67,733,483
2	Active Life Reserves at 12/31/2012:	41,344,841
3	Present Value of Future Premium:	29,798,307
	Anticipated Loss Ratio = (1 - 2) / 3:	**88.6%**

Virginia-Specific Experience With No Increase

1	Present Value of Future Claims:	2,180,130
2	Active Life Reserves at 12/31/2012:	1,322,586
3	Present Value of Future Premium:	609,114
	Anticipated Loss Ratio = (1 - 2) / 3:	**140.8%**

Virginia-Specific Experience With 16.8% Increase

1	Present Value of Future Claims:	2,143,543
2	Active Life Reserves at 12/31/2012:	1,322,586
3	Present Value of Future Premium:	671,030
	Anticipated Loss Ratio = (1 - 2) / 3:	**122.3%**

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

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest					Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio		Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	295,435	0	0	0.0%	413	1,125,948	0	0	0.0%					0.0143		0.9857		7.50%	3.8112
	1995	2,963,026	2,346	81,294	2.7%	2,064	10,504,698	8,318	288,208	2.7%					0.0310		0.9690		7.50%	3.5453
	1996	7,746,821	52,218	11,128	0.1%	4,227	25,548,370	172,210	36,701	0.1%					0.0424		0.9576		7.50%	3.2979
	1997	11,260,429	150,923	420,973	3.7%	4,452	34,545,073	463,005	1,291,474	3.7%					0.0544		0.9456		7.50%	3.0678
	1998	11,712,398	284,738	1,002,945	8.6%	4,556	33,424,780	812,583	2,862,200	8.6%					0.0479		0.9521		7.50%	2.8538
Historical	1999	11,745,903	554,945	1,231,845	10.5%	4,385	31,181,763	1,473,208	3,270,170	10.5%					0.0428		0.9572		7.50%	2.6547
Experience	2000	11,402,606	897,304	1,972,014	17.3%	4,253	28,158,525	2,215,876	4,869,851	17.3%					0.0301		0.9699		7.50%	2.4695
	2001	11,180,661	1,769,130	2,514,737	22.5%	4,118	25,684,127	4,064,031	5,776,834	22.5%					0.0317		0.9683		7.50%	2.2972
	2002	10,940,262	2,110,897	3,392,644	31.0%	3,982	23,378,498	4,510,824	7,249,818	31.0%					0.0330		0.9670		7.50%	2.1369
	2003	10,585,768	2,844,935	4,727,806	44.7%	3,837	21,042,764	5,655,262	9,398,099	44.7%					0.0364		0.9636		7.50%	1.9878
	2004	10,169,660	3,000,636	4,791,761	47.1%	3,652	18,805,218	5,548,623	8,860,681	47.1%					0.0482		0.9518		7.50%	1.8491
	2005	9,547,211	3,156,842	5,403,154	56.6%	3,441	16,422,528	5,430,207	9,294,174	56.6%					0.0578		0.9422		7.50%	1.7201
	2006	9,130,481	3,185,438	6,284,081	68.8%	3,291	14,609,947	5,097,112	10,055,340	68.8%					0.0436		0.9564		7.50%	1.6001
	2007	8,806,799	2,075,948	6,552,874	74.4%	3,133	13,108,852	3,090,032	9,753,902	74.4%					0.0480		0.9520		7.50%	1.4885
	2008	8,343,167	9,139,871	7,841,079	94.0%	2,936	11,552,316	12,655,466	10,857,103	94.0%					0.0629		0.9371		7.50%	1.3846
	2009	7,872,080	12,866,746	7,895,337	100.3%	2,758	10,139,561	16,572,894	10,169,517	100.3%					0.0606		0.9394		7.50%	1.2880
	2010	7,369,356	11,353,248	6,421,363	87.1%	2,549	8,829,797	13,603,207	7,693,933	87.1%					0.0758		0.9242		7.50%	1.1982
	2011	6,691,422	8,451,916	10,201,027	152.4%	2,339	7,458,150	9,420,368	11,369,899	152.4%					0.0824		0.9176		7.50%	1.1146
	2012	6,202,215	8,843,118	8,946,375	144.2%	2,173	6,430,594	9,168,740	9,275,799	144.2%					0.0710		0.9290		7.50%	1.0368
	2013	5,812,646	8,845,167	9,197,439	158.2%	2,006	5,606,214	8,531,036	8,870,797	158.2%		1.0000	1.0970	1.0000	0.0768	0.0000	0.9232	0.9372	7.50%	0.9645
Projected	2014	5,278,207	10,812,491	9,156,109	173.5%	1,839	4,735,586	9,700,923	8,214,824	173.5%		1.0000	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	7.50%	0.8972
Future	2015	4,752,488	10,967,361	8,940,937	188.1%	1,673	3,966,430	9,153,369	7,462,114	188.1%		1.0000	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	7.50%	0.8346
Experience	2016	4,242,359	10,329,686	8,557,869	201.7%	1,510	3,293,652	8,019,688	6,644,098	201.7%		1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	7.50%	0.7764
	2017	3,756,726	9,644,414	8,091,611	215.4%	1,354	2,713,135	6,965,267	5,843,821	215.4%		1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	7.50%	0.7222
	2018	3,302,543	8,962,628	7,578,136	229.5%	1,206	2,218,717	6,021,280	5,091,149	229.5%		1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	7.50%	0.6718
	2019	2,882,234	8,381,329	7,051,556	244.7%	1,068	1,801,251	5,237,908	4,406,867	244.7%		1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	7.50%	0.6249
	2020	2,497,201	7,822,482	6,526,445	261.4%	939	1,451,744	4,547,588	3,794,138	261.4%		1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	7.50%	0.5813
	2021	2,147,573	7,270,477	5,998,625	279.3%	820	1,161,385	3,931,796	3,243,992	279.3%		1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	7.50%	0.5408
	2022	1,832,905	6,719,192	5,474,691	298.7%	711	922,061	3,380,155	2,754,097	298.7%		1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	7.50%	0.5031
	2023	1,552,240	6,171,061	4,960,497	319.6%	612	726,390	2,887,826	2,321,327	319.6%		1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	7.50%	0.4680
	2024	1,304,182	5,630,813	4,460,934	342.0%	523	567,729	2,451,172	1,941,907	342.0%		1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	7.50%	0.4353
	2025	1,086,963	5,105,142	3,985,077	366.6%	444	440,158	2,067,293	1,613,730	366.6%		1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	7.50%	0.4049
	2026	898,531	4,599,199	3,535,799	393.5%	373	338,469	1,732,479	1,331,905	393.5%		1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	7.50%	0.3767
	2027	736,621	4,117,348	3,114,277	422.8%	312	258,120	1,442,763	1,091,276	422.8%		1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	7.50%	0.3504
	2028	598,836	3,662,043	2,720,961	454.4%	258	195,199	1,193,692	886,934	454.4%		1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	7.50%	0.3260
	2029	482,718	3,235,663	2,360,771	489.1%	212	146,371	981,123	715,837	489.1%		1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	7.50%	0.3032
	2030	385,814	2,840,668	2,036,426	527.8%	173	108,825	801,258	574,408	527.8%		1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	7.50%	0.2821
	2031	305,738	2,478,310	1,744,922	570.7%	140	80,222	650,278	457,846	570.7%		1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	7.50%	0.2624
	2032	240,216	2,148,730	1,484,339	617.9%	112	58,632	524,465	362,300	617.9%		1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	7.50%	0.2441
	2033	187,129	1,851,615	1,256,046	671.2%	89	42,488	420,414	285,189	671.2%		1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	7.50%	0.2271
	2034	144,538	1,586,113	1,055,736	730.4%	70	30,528	335,006	222,984	730.4%		1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	7.50%	0.2112
	2035	110,702	1,350,611	880,601	795.5%	55	21,750	265,363	173,017	795.5%		1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	7.50%	0.1965
	2036	84,082	1,143,014	729,622	867.8%	43	15,368	208,907	133,352	867.8%		1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	7.50%	0.1828
	2037	63,341	961,524	600,618	948.2%	33	10,769	163,475	102,115	948.2%		1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	7.50%	0.1700
	2038	47,334	804,149	491,757	1038.9%	25	7,486	127,181	77,774	1038.9%		1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	7.50%	0.1582
	2039	35,097	669,329	402,959	1148.1%	19	5,163	98,473	59,284	1148.1%		1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	7.50%	0.1471
	2040	25,829	555,084	329,187	1274.5%	14	3,535	75,967	45,052	1274.5%		1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	7.50%	0.1369
	2041	18,872	458,763	267,665	1418.3%	11	2,403	58,405	34,076	1418.3%		1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	7.50%	0.1273
	2042	13,694	377,696	215,519	1573.8%	8	1,622	44,729	25,523	1573.8%		1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	7.50%	0.1184
	2043	9,872	309,487	172,297	1745.3%	6	1,088	34,094	18,981	1745.3%		1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	7.50%	0.1102
	2044	7,071	252,153	135,924	1922.2%	4	725	25,840	13,929	1922.2%		1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	7.50%	0.1025
	2045	5,033	204,092	106,319	2112.3%	3	480	19,456	10,135	2112.3%		1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	7.50%	0.0953
	2046	3,560	163,958	82,130	2307.2%	2	316	14,540	7,283	2307.2%		1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	7.50%	0.0887
	2047	2,501	130,708	62,997	2519.0%	2	206	10,782	5,197	2519.0%		1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	7.50%	0.0825
	2048	1,744	103,418	47,641	2731.3%	1	134	7,936	3,656	2731.3%		1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	7.50%	0.0767
	2049	1,207	81,237	35,846	2969.8%	1	86	5,799	2,559	2969.8%		1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	7.50%	0.0714
	2050	828	63,382	26,629	3216.4%	1	55	4,209	1,768	3216.4%		1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	7.50%	0.0664
	2051	562	49,063	19,346	3440.9%	1	35	3,031	1,195	3440.9%		1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	7.50%	0.0618
	2052	377	37,638	13,792	3654.4%	1	22	2,163	792	3654.4%		1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	7.50%	0.0575
	Past	163,965,700	70,741,197	79,692,437	48.6%	62,559	341,951,509	99,961,964	122,373,703	35.8%										
	Future	44,860,117	140,897,236	113,910,052	253.9%	16,672	30,934,549	82,147,127	68,847,229	222.6%										
	Lifetime	208,825,817	211,638,433	193,602,489	92.7%	79,231	372,886,058	182,109,090	191,220,931	51.3%										

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest					Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio		Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	21,324	0	0	0.0%	21	81,268	0	0	0.0%					0.0000		1.0000		7.50%	3.8112
	1995	91,399	0	0	0.0%	44	324,032	0	0	0.0%					0.0222		0.9778		7.50%	3.5453
	1996	167,083	0	0	0.0%	85	551,027	0	0	0.0%					0.0341		0.9659		7.50%	3.2979
	1997	247,426	0	0	0.0%	85	759,060	0	0	0.0%					0.0230		0.9770		7.50%	3.0678
	1998	243,757	0	0	0.0%	84	695,633	0	0	0.0%					0.0118		0.9882		7.50%	2.8538
Historical	1999	243,317	1,870	1,863	0.8%	83	645,932	4,964	4,947	0.8%					0.0119		0.9881		7.50%	2.6547
Experience	2000	242,852	4,441	42,241	17.4%	82	599,718	10,966	104,314	17.4%					0.0120		0.9880		7.50%	2.4695
	2001	242,987	45,441	46,429	19.1%	82	558,189	104,386	106,657	19.1%					0.0000		1.0000		7.50%	2.2972
	2002	233,946	59,904	143,333	61.3%	78	499,924	128,011	306,292	61.3%					0.0488		0.9512		7.50%	2.1369
	2003	218,421	7,007	29,158	13.3%	75	434,185	13,929	57,962	13.3%					0.0385		0.9615		7.50%	1.9878
	2004	218,828	23,150	0	0.0%	75	404,645	42,808	0	0.0%					0.0000		1.0000		7.50%	1.8491
	2005	219,187	0	112,253	51.2%	71	377,032	0	193,090	51.2%					0.0533		0.9467		7.50%	1.7201
	2006	207,886	164,749	199,200	95.8%	67	332,645	263,620	318,746	95.8%					0.0563		0.9437		7.50%	1.6001
	2007	189,906	39,282	48,870	25.7%	64	282,674	58,471	72,743	25.7%					0.0448		0.9552		7.50%	1.4885
	2008	174,816	135,034	0	0.0%	59	242,058	186,974	0	0.0%					0.0781		0.9219		7.50%	1.3846
	2009	165,114	197,719	41,546	25.2%	57	212,674	254,670	53,512	25.2%					0.0339		0.9661		7.50%	1.2880
	2010	155,035	117,781	6,769	4.4%	52	185,759	141,122	8,111	4.4%					0.0877		0.9123		7.50%	1.1982
	2011	144,743	34,976	492,661	340.4%	52	161,329	38,983	549,111	340.4%					0.0000		1.0000		7.50%	1.1146
	2012	134,597	144,534	210,573	156.4%	49	139,553	149,856	218,327	156.4%					0.0577		0.9423		7.50%	1.0368
	2013	126,921	221,194	241,288	190.1%	45	122,413	213,339	232,719	190.1%		1.0000	1.1193	1.0000	0.0741	0.0000	0.9259	1.0238	7.50%	0.9645
Projected	2014	116,442	264,879	248,206	213.2%	42	104,471	237,648	222,690	213.2%		1.0000	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	7.50%	0.8972
Future	2015	105,994	274,397	249,647	235.5%	38	88,463	229,012	208,356	235.5%		1.0000	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	7.50%	0.8346
Experience	2016	95,771	275,779	247,672	258.6%	34	74,354	214,107	192,286	258.6%		1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	7.50%	0.7764
	2017	85,913	267,524	242,513	282.3%	31	62,047	193,208	175,145	282.3%		1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	7.50%	0.7222
	2018	76,578	259,791	234,877	306.7%	28	51,447	174,533	157,795	306.7%		1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	7.50%	0.6718
	2019	67,817	251,740	224,868	331.6%	25	42,382	157,325	140,531	331.6%		1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	7.50%	0.6249
	2020	59,661	242,942	214,413	359.4%	22	34,684	141,234	124,648	359.4%		1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	7.50%	0.5813
	2021	52,132	233,461	204,266	391.8%	19	28,192	126,253	110,465	391.8%		1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	7.50%	0.5408
	2022	45,233	223,751	195,276	431.7%	17	22,755	112,560	98,235	431.7%		1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	7.50%	0.5031
	2023	38,960	214,061	186,483	478.7%	15	18,232	100,172	87,267	478.7%		1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	7.50%	0.4680
	2024	33,297	204,333	177,205	532.2%	12	14,494	88,949	77,140	532.2%		1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	7.50%	0.4353
	2025	28,224	194,458	166,955	591.5%	11	11,429	78,745	67,607	591.5%		1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	7.50%	0.4049
	2026	23,716	183,998	154,747	652.5%	9	8,934	69,311	58,292	652.5%		1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	7.50%	0.3767
	2027	19,747	172,438	139,951	708.7%	8	6,919	60,424	49,040	708.7%		1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	7.50%	0.3504
	2028	16,283	159,534	123,981	761.4%	6	5,308	52,002	40,413	761.4%		1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	7.50%	0.3260
	2029	13,293	145,479	107,781	810.8%	5	4,031	44,112	32,682	810.8%		1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	7.50%	0.3032
	2030	10,738	130,655	92,021	857.0%	4	3,029	36,853	25,956	857.0%		1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	7.50%	0.2821
	2031	8,581	115,487	77,155	899.2%	3	2,251	30,302	20,245	899.2%		1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	7.50%	0.2624
	2032	6,781	100,462	63,606	938.0%	3	1,655	24,521	15,525	938.0%		1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	7.50%	0.2441
	2033	5,297	86,079	51,765	977.2%	2	1,203	19,544	11,753	977.2%		1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	7.50%	0.2271
	2034	4,089	72,745	41,589	1017.0%	2	864	15,365	8,784	1017.0%		1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	7.50%	0.2112
	2035	3,117	60,764	33,203	1065.3%	1	612	11,939	6,524	1065.3%		1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	7.50%	0.1965
	2036	2,343	50,271	26,375	1125.5%	1	428	9,188	4,821	1125.5%		1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	7.50%	0.1828
	2037	1,735	41,215	20,647	1189.7%	1	295	7,007	3,510	1189.7%		1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	7.50%	0.1700
	2038	1,264	33,438	15,801	1250.4%	1	200	5,288	2,499	1250.4%		1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	7.50%	0.1582
	2039	903	26,861	12,042	1334.0%	1	133	3,952	1,772	1334.0%		1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	7.50%	0.1471
	2040	631	21,398	9,041	1433.2%	1	86	2,929	1,237	1433.2%		1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	7.50%	0.1369
	2041	430	16,889	6,603	1536.0%	1	55	2,150	841	1536.0%		1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	7.50%	0.1273
	2042	285	13,162	4,638	1629.6%	1	34	1,559	549	1629.6%		1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	7.50%	0.1184
	2043	182	10,098	3,149	1727.7%	1	20	1,112	347	1727.7%		1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	7.50%	0.1102
	2044	112	7,614	2,047	1820.4%	1	12	780	210	1820.4%		1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	7.50%	0.1025
	2045	66	5,641	1,268	1907.7%	1	6	538	121	1907.7%		1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	7.50%	0.0953
	2046	38	4,104	745	1985.9%	1	3	364	66	1985.9%		1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	7.50%	0.0887
	2047	20	2,935	411	2047.1%	1	2	242	34	2047.1%		1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	7.50%	0.0825
	2048	10	2,067	211	2080.4%	1	1	159	16	2080.4%		1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	7.50%	0.0767
	2049	5	1,439	100	2070.4%	1	0	103	7	2070.4%		1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	7.50%	0.0714
	2050	2	994	42	1997.6%	1	0	66	3	1997.6%		1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	7.50%	0.0664
	2051	1	684	16	1843.7%	1	0	42	1	1843.7%		1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	7.50%	0.0618
	2052	0	471	5	1602.1%	1	0	27	0	1602.1%		1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	7.50%	0.0575
	Past	3,562,624	975,887	1,374,897	38.6%	1,265	7,487,336	1,398,761	1,993,813	26.6%										
	Future	1,052,613	4,595,233	3,822,607	363.2%	399	711,445	2,466,965	2,180,130	306.4%										
	Lifetime	4,615,237	5,571,120	5,197,504	112.6%	1,664	8,198,782	3,865,726	4,173,943	50.9%										

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
LTC3+ Nursing Facility Only Policy Forms

		Without Interest		With Interest							
		(A)	(B)	(C)	(D)	(E)	(F)	(G) = (E) - (F)	(H) = (D) / (C)		
	Calendar Year	Premium at Original Rates	Incurred Claims	Premium at Original Rates	Incurred Claims	Assuming Prior Rate Increase Requests Fully Approved*	Assuming Actual Virginia Rate Increases Approved**	Premium Lost Due to Partial Approval of Rate Increases	Loss Ratio Based on Original Rates	Calendar Year Effective Int Rate	Disc/Accum Factor
Historical Experience	1994	142,277	0	542,238	0	542,238	542,238	0	0.0%	7.50%	3.811
	1995	1,426,945	81,294	5,058,892	288,208	5,058,892	5,058,892	0	5.7%	7.50%	3.545
	1996	3,730,743	11,128	12,303,680	36,701	12,303,680	12,303,680	0	0.3%	7.50%	3.298
	1997	5,422,839	420,973	16,636,345	1,291,474	16,636,345	16,636,345	0	7.8%	7.50%	3.068
	1998	5,640,501	1,002,945	16,096,831	2,862,200	16,096,831	16,096,831	0	17.8%	7.50%	2.854
	1999	5,656,636	1,231,845	15,016,630	3,270,170	15,016,630	15,016,630	0	21.8%	7.50%	2.655
	2000	5,491,309	1,972,014	13,560,688	4,869,851	13,560,688	13,560,688	0	35.9%	7.50%	2.469
	2001	5,384,424	2,514,737	12,369,058	5,776,834	12,369,058	12,369,058	0	46.7%	7.50%	2.297
	2002	5,268,652	3,392,644	11,258,705	7,249,818	11,258,705	11,258,705	0	64.4%	7.50%	2.137
	2003	5,097,934	4,727,806	10,133,853	9,398,099	10,133,853	10,133,853	0	92.7%	7.50%	1.988
	2004	4,897,543	4,791,761	9,056,287	8,860,681	9,056,287	9,056,287	0	97.8%	7.50%	1.849
	2005	4,597,782	5,403,154	7,908,822	9,294,174	9,451,043	9,451,043	0	117.5%	7.50%	1.720
	2006	4,397,091	6,284,081	7,035,913	10,055,340	9,779,919	9,779,919	0	142.9%	7.50%	1.600
	2007	4,241,211	6,552,874	6,313,010	9,753,902	8,775,084	8,775,084	0	154.5%	7.50%	1.488
	2008	4,017,934	7,841,079	5,563,407	10,857,103	7,733,136	7,733,136	0	195.2%	7.50%	1.385
	2009	3,791,066	7,895,337	4,883,048	10,169,517	6,787,436	6,787,436	0	208.3%	7.50%	1.288
	2010	3,548,962	6,421,363	4,252,287	7,693,933	5,910,678	5,910,678	0	180.9%	7.50%	1.198
	2011	3,222,480	10,201,027	3,591,724	11,369,899	4,992,496	4,992,496	0	316.6%	7.50%	1.115
	2012	2,986,886	8,946,375	3,096,869	9,275,799	5,596,043	5,505,645	90,398	299.5%	7.50%	1.037
	2013	2,799,276	9,197,439	2,699,862	8,870,797	4,878,650	4,799,841	78,809	328.6%	7.50%	0.964
Projected Future Experience	2014	2,541,899	9,156,109	2,280,581	8,214,824	4,121,010	4,054,440		360.2%	7.50%	0.897
	2015	2,288,721	8,940,937	1,910,168	7,462,114	3,451,674	3,395,916		390.7%	7.50%	0.835
	2016	2,043,051	8,557,869	1,586,169	6,644,098	2,866,208	2,819,908		418.9%	7.50%	0.776
	2017	1,809,178	8,091,611	1,306,602	5,843,821	2,361,030	2,322,890		447.3%	7.50%	0.722
	2018	1,590,451	7,578,136	1,068,498	5,091,149	1,930,776	1,899,587		476.5%	7.50%	0.672
	2019	1,388,037	7,051,556	867,453	4,406,867	1,567,488	1,542,167		508.0%	7.50%	0.625
	2020	1,202,611	6,526,445	699,136	3,794,138	1,263,339	1,242,932		542.7%	7.50%	0.581
	2021	1,034,236	5,998,625	559,304	3,243,992	1,010,662	994,336		580.0%	7.50%	0.541
	2022	882,697	5,474,691	444,049	2,754,097	802,397	789,436		620.2%	7.50%	0.503
	2023	747,534	4,960,497	349,818	2,321,327	632,121	621,910		663.6%	7.50%	0.468
	2024	628,073	4,460,934	273,409	1,941,907	494,050	486,069		710.3%	7.50%	0.435
	2025	523,464	3,985,077	211,973	1,613,730	383,035	376,848		761.3%	7.50%	0.405
	2026	432,718	3,535,799	163,001	1,331,905	294,543	289,785		817.1%	7.50%	0.377
	2027	354,745	3,114,277	124,306	1,091,276	224,621	220,993		877.9%	7.50%	0.350
	2028	288,390	2,720,961	94,005	886,934	169,866	167,122		943.5%	7.50%	0.326
	2029	232,469	2,360,771	70,490	715,837	127,375	125,317		1015.5%	7.50%	0.303
	2030	185,802	2,036,426	52,409	574,408	94,702	93,172		1096.0%	7.50%	0.282
	2031	147,238	1,744,922	38,634	457,846	69,811	68,683		1185.1%	7.50%	0.262
	2032	115,684	1,484,339	28,236	362,300	51,023	50,199		1283.1%	7.50%	0.244
	2033	90,118	1,256,046	20,462	285,189	36,974	36,377		1393.8%	7.50%	0.227
	2034	69,607	1,055,736	14,702	222,984	26,566	26,137		1516.7%	7.50%	0.211
	2035	53,312	880,601	10,475	173,017	18,928	18,622		1651.8%	7.50%	0.196
	2036	40,493	729,622	7,401	133,352	13,373	13,157		1801.9%	7.50%	0.183
	2037	30,504	600,618	5,186	102,115	9,371	9,220		1969.0%	7.50%	0.170
	2038	22,795	491,757	3,605	77,774	6,515	6,409		2157.3%	7.50%	0.158
	2039	16,902	402,959	2,487	59,284	4,493	4,421		2384.1%	7.50%	0.147
	2040	12,439	329,187	1,702	45,052	3,076	3,026		2646.5%	7.50%	0.137
	2041	9,088	267,665	1,157	34,076	2,091	2,057		2945.1%	7.50%	0.127
	2042	6,595	215,519	781	25,523	1,411	1,389		3267.9%	7.50%	0.118
	2043	4,754	172,297	524	18,981	946	931		3624.0%	7.50%	0.110
	2044	3,405	135,924	349	13,929	631	620		3991.3%	7.50%	0.102
	2045	2,424	106,319	231	10,135	418	411		4386.1%	7.50%	0.095
	2046	1,714	82,130	152	7,283	275	270		4790.8%	7.50%	0.089
	2047	1,204	62,997	99	5,197	180	177		5230.8%	7.50%	0.082
	2048	840	47,641	64	3,656	116	115		5671.4%	7.50%	0.077
	2049	581	35,846	41	2,559	75	74		6166.7%	7.50%	0.071
	2050	399	26,629	26	1,768	48	47		6678.8%	7.50%	0.066
	2051	271	19,346	17	1,195	30	30		7145.0%	7.50%	0.062
	2052	182	13,792	10	792	19	19		7588.2%	7.50%	0.057
Past (1988 - 2013)		81,762,491	88,889,876	167,378,147	131,244,500	185,937,691	185,768,484	169,207	78.4%		
Future (2014 - 2052)		18,804,627	104,712,614	12,197,714	59,976,431	22,041,269	21,685,218	0	491.7%		
Lifetime (1988 - 2052)		100,567,117	193,602,489	179,575,861	191,220,931	207,978,960	207,453,702	169,207	106.5%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								0.8%			

* Assumes 39% rate increase implemented mid-year 2005 and 30% rate increase implemented beginning of 2012

** Assumes 39% rate increase implemented mid-year 2005 and 27.9% rate increase implemented beginning of 2012

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	142,277	0	0	0.0%	136,062	2,156	11,105	8.2%	0.000	0.0%	8.2%	0.000
	1995	1,426,945	2,346	81,294	5.7%	1,365,944	26,908	116,116	8.5%	0.670	5.1%	8.5%	0.608
	1996	3,730,743	52,218	11,128	0.3%	3,467,302	117,145	350,838	10.1%	0.029	1.8%	9.6%	0.189
	1997	5,422,839	150,923	420,973	7.8%	4,801,276	296,238	654,214	13.6%	0.570	4.7%	11.5%	0.408
	1998	5,640,501	284,738	1,002,945	17.8%	4,671,064	545,370	947,117	20.3%	0.877	8.8%	14.1%	0.628
Historical	1999	5,656,636	554,945	1,231,845	21.8%	4,396,375	824,711	1,220,748	27.8%	0.784	11.8%	16.9%	0.698
Experience	2000	5,491,309	897,304	1,972,014	35.9%	3,968,555	1,097,897	1,438,221	36.2%	0.991	15.9%	19.8%	0.806
	2001	5,384,424	1,769,130	2,514,737	46.7%	3,622,046	1,343,238	1,630,695	45.0%	1.037	20.1%	22.6%	0.889
	2002	5,268,652	2,110,897	3,392,644	64.4%	3,304,795	1,556,431	1,789,285	54.1%	1.189	24.9%	25.3%	0.985
	2003	5,097,934	2,844,935	4,727,806	92.7%	2,994,436	1,731,218	1,885,837	63.0%	1.473	31.0%	27.9%	1.113
	2004	5,753,976	3,000,636	4,791,761	83.3%	2,695,819	1,863,105	1,946,552	72.2%	1.153	35.5%	30.3%	1.174
	2005	6,390,917	3,156,842	5,403,154	84.5%	2,415,362	1,957,936	1,991,127	82.4%	1.026	39.5%	32.5%	1.216
	2006	6,111,956	3,185,438	6,284,081	102.8%	2,155,259	2,027,180	2,031,705	94.3%	1.091	43.8%	34.6%	1.265
	2007	5,895,284	2,075,948	6,552,874	111.2%	1,916,662	2,077,814	2,051,675	107.0%	1.038	47.7%	36.6%	1.301
	2008	5,584,928	9,139,871	7,841,079	140.4%	1,689,799	2,106,675	2,034,179	120.4%	1.166	52.1%	38.5%	1.354
	2009	5,269,582	12,866,746	7,895,337	149.8%	1,480,701	2,110,632	1,997,694	134.9%	1.111	56.1%	40.2%	1.395
	2010	5,600,905	11,353,248	6,421,363	114.6%	1,285,391	2,091,466	1,944,173	151.3%	0.758	58.3%	41.8%	1.397
	2011	5,858,856	8,451,916	10,201,027	174.1%	1,098,330	2,051,731	1,875,426	170.8%	1.020	62.5%	43.2%	1.447
	2012	5,430,517	8,843,118	8,946,375	164.7%	938,124	1,994,773	1,796,520	191.5%	0.860	65.6%	44.5%	1.474
	2013	5,089,420	8,845,167	9,197,439	180.7%	794,556	1,922,378	1,699,342	213.9%	0.845	68.5%	45.7%	1.501
Projected	2014	4,621,477	10,812,491	9,156,109	198.1%	660,961	1,835,126	1,590,478	240.6%	0.823	71.3%	46.7%	1.527
Future	2015	4,161,169	10,967,361	8,940,937	214.9%	545,032	1,735,390	1,476,183	270.8%	0.793	73.8%	47.6%	1.551
Experience	2016	3,714,512	10,329,686	8,557,869	230.4%	445,490	1,626,906	1,360,030	305.3%	0.755	76.0%	48.4%	1.572
	2017	3,289,303	9,644,414	8,091,611	246.0%	360,978	1,512,700	1,241,420	343.9%	0.715	78.0%	49.1%	1.590
	2018	2,891,631	8,962,628	7,578,136	262.1%	289,980	1,394,819	1,121,959	386.9%	0.677	79.7%	49.6%	1.607
	2019	2,523,618	8,381,329	7,051,556	279.4%	230,892	1,275,628	1,006,002	435.7%	0.641	81.3%	50.1%	1.621
	2020	2,186,492	7,822,482	6,526,445	298.5%	182,181	1,157,406	894,274	490.9%	0.608	82.6%	50.5%	1.634
	2021	1,880,366	7,270,477	5,998,625	319.0%	142,460	1,042,005	788,271	553.3%	0.577	83.7%	50.9%	1.646
	2022	1,604,849	6,719,192	5,474,691	341.1%	110,408	930,683	688,005	623.2%	0.547	84.7%	51.2%	1.656
	2023	1,359,106	6,171,061	4,960,497	365.0%	84,761	824,308	594,138	701.0%	0.521	85.6%	51.4%	1.665
	2024	1,141,912	5,630,813	4,460,934	390.7%	64,441	723,949	508,642	789.3%	0.495	86.3%	51.6%	1.673
	2025	951,720	5,105,142	3,985,077	418.7%	48,517	630,533	431,027	888.4%	0.471	86.9%	51.7%	1.680
	2026	786,733	4,599,199	3,535,799	449.4%	36,194	544,699	361,825	999.7%	0.450	87.4%	51.8%	1.686
	2027	644,968	4,117,348	3,114,277	482.9%	26,761	466,776	300,500	1122.9%	0.430	87.8%	51.9%	1.691
	2028	524,327	3,662,043	2,720,961	518.9%	19,613	396,758	246,933	1259.0%	0.412	88.1%	52.0%	1.696
	2029	422,657	3,235,663	2,360,771	558.6%	14,262	334,653	201,321	1411.6%	0.396	88.4%	52.0%	1.700
	2030	337,810	2,840,668	2,036,426	602.8%	10,295	280,376	162,989	1583.2%	0.381	88.7%	52.1%	1.703
	2031	267,697	2,478,310	1,744,922	651.8%	7,387	233,636	131,314	1777.7%	0.367	88.8%	52.1%	1.705
	2032	210,328	2,148,730	1,484,339	705.7%	5,281	193,920	105,319	1994.4%	0.354	89.0%	52.1%	1.707
	2033	163,846	1,851,615	1,256,046	766.6%	3,770	160,564	84,211	2233.7%	0.343	89.1%	52.1%	1.709
	2034	126,554	1,586,113	1,055,736	834.2%	2,689	132,827	67,216	2499.8%	0.334	89.2%	52.1%	1.711
	2035	96,928	1,350,611	880,601	908.5%	1,916	109,885	53,488	2792.3%	0.325	89.3%	52.2%	1.712
	2036	73,620	1,143,014	729,622	991.1%	1,364	90,962	42,467	3112.3%	0.318	89.3%	52.2%	1.713
	2037	55,460	961,524	600,618	1083.0%	974	75,368	33,656	3454.0%	0.314	89.4%	52.2%	1.713
	2038	41,444	804,149	491,757	1186.6%	698	62,537	26,628	3814.3%	0.311	89.4%	52.2%	1.714
	2039	30,730	669,329	402,959	1311.3%	498	51,962	20,926	4199.4%	0.312	89.4%	52.2%	1.714
	2040	22,615	555,084	329,187	1455.6%	354	43,200	16,288	4606.3%	0.316	89.4%	52.2%	1.715
	2041	16,524	458,763	267,665	1619.9%	249	35,919	12,576	5050.1%	0.321	89.5%	52.2%	1.715
	2042	11,990	377,696	215,519	1797.4%	174	29,858	9,612	5531.1%	0.325	89.5%	52.2%	1.715
	2043	8,644	309,487	172,297	1993.3%	120	24,800	7,244	6054.2%	0.329	89.5%	52.2%	1.715
	2044	6,192	252,153	135,924	2195.3%	81	20,566	5,327	6613.3%	0.332	89.5%	52.2%	1.715
	2045	4,407	204,092	106,319	2412.5%	53	17,007	3,800	7203.8%	0.335	89.5%	52.2%	1.715
	2046	3,117	163,958	82,130	2635.0%	34	14,024	2,654	7864.9%	0.335	89.5%	52.2%	1.715
	2047	2,190	130,708	62,997	2877.0%	21	11,543	1,767	8512.4%	0.338	89.5%	52.2%	1.715
	2048	1,527	103,418	47,641	3119.4%	12	9,494	1,128	9218.7%	0.338	89.5%	52.2%	1.715
	2049	1,057	81,237	35,846	3391.8%	7	7,820	689	9876.8%	0.343	89.5%	52.2%	1.715
	2050	725	63,382	26,629	3673.5%	4	6,458	392	10524.2%	0.349	89.5%	52.2%	1.715
	2051	492	49,063	19,346	3929.9%	2	5,351	192	11237.4%	0.350	89.5%	52.2%	1.715
	2052	330	37,638	13,792	4173.7%	1	4,448	88	12131.0%	0.344	89.5%	52.2%	1.715
	Past	95,159,183	70,741,197	79,692,437	83.7%	48,403,303	25,822,622	27,713,229	57.3%	1.463	65.6%	44.5%	1.474
TOTALS	Future	39,278,487	140,897,236	113,910,052	290.0%	4,093,466	19,977,239	15,300,318	373.8%	0.776	254.2%	324.8%	0.783
	Lifetime	134,437,670	211,638,433	193,602,489	144.0%	52,496,770	45,799,861	43,013,547	81.9%	1.758	89.5%	52.2%	1.715

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	142,277	0	0	0.0%	136,062	2,156	11,105	8.2%	0.000	0.0%	8.2%	0.000
	1995	1,426,945	2,346	81,294	5.7%	1,365,944	26,908	116,116	8.5%	0.670	5.1%	8.5%	0.608
	1996	3,730,743	52,218	11,128	0.3%	3,467,302	117,145	350,838	10.1%	0.029	1.8%	9.6%	0.189
	1997	5,422,839	150,923	420,973	7.8%	4,801,276	296,238	654,214	13.6%	0.570	4.7%	11.5%	0.408
	1998	5,640,501	284,738	1,002,945	17.8%	4,671,064	545,370	947,117	20.3%	0.877	8.8%	14.1%	0.628
Historical	1999	5,656,636	554,945	1,231,845	21.8%	4,396,375	824,711	1,220,748	27.8%	0.784	11.8%	16.9%	0.698
Experience	2000	5,491,309	897,304	1,972,014	35.9%	3,968,555	1,097,897	1,438,221	36.2%	0.991	15.9%	19.8%	0.806
	2001	5,384,424	1,769,130	2,514,737	46.7%	3,622,046	1,343,238	1,630,695	45.0%	1.037	20.1%	22.6%	0.889
	2002	5,268,652	2,110,897	3,392,644	64.4%	3,304,795	1,556,431	1,789,285	54.1%	1.189	24.9%	25.3%	0.985
	2003	5,097,934	2,844,935	4,727,806	92.7%	2,994,436	1,731,218	1,885,837	63.0%	1.473	31.0%	27.9%	1.113
	2004	5,753,976	3,000,636	4,791,761	83.3%	2,695,819	1,863,105	1,946,552	72.2%	1.153	35.5%	30.3%	1.174
	2005	6,390,917	3,156,842	5,403,154	84.5%	2,415,362	1,957,936	1,991,127	82.4%	1.026	39.5%	32.5%	1.216
	2006	6,111,956	3,185,438	6,284,081	102.8%	2,155,259	2,027,180	2,031,705	94.3%	1.091	43.8%	34.6%	1.265
	2007	5,895,284	2,075,948	6,552,874	111.2%	1,916,662	2,077,814	2,051,675	107.0%	1.038	47.7%	36.6%	1.301
	2008	5,584,928	9,139,871	7,841,079	140.4%	1,689,799	2,106,675	2,034,179	120.4%	1.166	52.1%	38.5%	1.354
	2009	5,269,582	12,866,746	7,895,337	149.8%	1,480,701	2,110,632	1,997,694	134.9%	1.111	56.1%	40.2%	1.395
	2010	5,600,905	11,353,248	6,421,363	114.6%	1,285,391	2,091,466	1,944,173	151.3%	0.758	58.3%	41.8%	1.397
	2011	5,858,856	8,451,916	10,201,027	174.1%	1,098,330	2,051,731	1,875,426	170.8%	1.020	62.5%	43.2%	1.447
	2012	5,430,517	8,843,118	8,946,375	164.7%	938,124	1,994,773	1,796,520	191.5%	0.860	65.6%	44.5%	1.474
	2013	5,089,420	8,845,167	9,197,439	180.7%	794,556	1,922,378	1,699,342	213.9%	0.845	68.5%	45.7%	1.501
Projected	2014	4,893,946	10,794,757	9,072,432	185.4%	660,961	1,835,126	1,590,478	240.6%	0.770	71.2%	46.7%	1.524
Future	2015	4,730,807	10,898,324	8,761,524	185.2%	545,032	1,735,390	1,476,183	270.8%	0.684	73.4%	47.6%	1.543
Experience	2016	4,223,006	10,207,055	8,386,143	198.6%	445,490	1,626,906	1,360,030	305.3%	0.650	75.4%	48.4%	1.559
	2017	3,739,589	9,493,259	7,929,241	212.0%	360,978	1,512,700	1,241,420	343.9%	0.617	77.2%	49.1%	1.574
	2018	3,287,478	8,802,653	7,426,070	225.9%	289,980	1,394,819	1,121,959	386.9%	0.584	78.8%	49.6%	1.588
	2019	2,869,086	8,223,230	6,910,057	240.8%	230,892	1,275,628	1,006,002	435.7%	0.553	80.2%	50.1%	1.600
	2020	2,485,809	7,671,139	6,395,482	257.3%	182,181	1,157,406	894,274	490.9%	0.524	81.4%	50.5%	1.611
	2021	2,137,776	7,128,262	5,878,254	275.0%	142,460	1,042,005	788,271	553.3%	0.497	82.5%	50.9%	1.621
	2022	1,824,543	6,586,794	5,364,833	294.0%	110,408	930,683	688,005	623.2%	0.472	83.4%	51.2%	1.630
	2023	1,545,159	6,048,856	4,860,957	314.6%	84,761	824,308	594,138	701.0%	0.449	84.2%	51.4%	1.638
	2024	1,298,232	5,518,922	4,371,419	336.7%	64,441	723,949	508,642	789.3%	0.427	84.8%	51.6%	1.645
	2025	1,082,005	5,003,458	3,905,111	360.9%	48,517	630,533	431,027	888.4%	0.406	85.4%	51.7%	1.651
	2026	894,432	4,507,442	3,464,848	387.4%	36,194	544,699	361,825	999.7%	0.387	85.9%	51.8%	1.657
	2027	733,261	4,035,107	3,051,784	416.2%	26,761	466,776	300,500	1122.9%	0.371	86.2%	51.9%	1.662
	2028	596,105	3,588,826	2,666,361	447.3%	19,613	396,758	246,933	1259.0%	0.355	86.6%	52.0%	1.666
	2029	480,516	3,170,921	2,313,399	481.4%	14,262	334,653	201,321	1411.6%	0.341	86.8%	52.0%	1.669
	2030	384,054	2,783,795	1,995,562	519.6%	10,295	280,376	162,989	1583.2%	0.328	87.1%	52.1%	1.672
	2031	304,343	2,428,667	1,709,908	561.8%	7,387	233,636	131,314	1777.7%	0.316	87.2%	52.1%	1.675
	2032	239,120	2,105,671	1,454,554	608.3%	5,281	193,920	105,319	1994.4%	0.305	87.4%	52.1%	1.677
	2033	186,275	1,814,498	1,230,842	660.8%	3,770	160,564	84,211	2233.7%	0.296	87.5%	52.1%	1.678
	2034	143,879	1,554,310	1,034,552	719.0%	2,689	132,827	67,216	2499.8%	0.288	87.6%	52.1%	1.679
	2035	110,197	1,323,525	862,931	783.1%	1,916	109,885	53,488	2792.3%	0.280	87.6%	52.2%	1.681
	2036	83,698	1,120,088	714,981	854.2%	1,364	90,962	42,467	3112.3%	0.274	87.7%	52.2%	1.681
	2037	63,052	942,235	588,566	933.5%	974	75,368	33,656	3454.0%	0.270	87.7%	52.2%	1.682
	2038	47,118	788,016	481,890	1022.7%	698	62,537	26,628	3814.3%	0.268	87.8%	52.2%	1.682
	2039	34,937	655,900	394,873	1130.3%	498	51,962	20,926	4199.4%	0.269	87.8%	52.2%	1.683
	2040	25,711	543,946	322,582	1254.7%	354	43,200	16,288	4606.3%	0.272	87.8%	52.2%	1.683
	2041	18,786	449,557	262,294	1396.2%	249	35,919	12,576	5050.1%	0.276	87.8%	52.2%	1.683
	2042	13,632	370,117	211,194	1549.3%	174	29,858	9,612	5531.1%	0.280	87.8%	52.2%	1.684
	2043	9,827	303,276	168,839	1718.1%	120	24,800	7,244	6054.2%	0.284	87.8%	52.2%	1.684
	2044	7,039	247,093	133,197	1892.2%	81	20,566	5,327	6613.3%	0.286	87.9%	52.2%	1.684
	2045	5,010	199,996	104,186	2079.4%	53	17,007	3,800	7203.8%	0.289	87.9%	52.2%	1.684
	2046	3,544	160,668	80,482	2271.2%	34	14,024	2,654	7864.9%	0.289	87.9%	52.2%	1.684
	2047	2,489	128,085	61,733	2479.8%	21	11,543	1,767	8512.4%	0.291	87.9%	52.2%	1.684
	2048	1,736	101,342	46,685	2688.7%	12	9,494	1,128	9218.7%	0.292	87.9%	52.2%	1.684
	2049	1,202	79,606	35,127	2923.5%	7	7,820	689	9876.8%	0.296	87.9%	52.2%	1.684
	2050	824	62,111	26,095	3166.3%	4	6,458	392	10524.2%	0.301	87.9%	52.2%	1.684
	2051	560	48,078	18,957	3387.3%	2	5,351	192	11237.4%	0.301	87.9%	52.2%	1.684
	2052	376	36,883	13,515	3597.5%	1	4,448	88	12131.0%	0.297	87.9%	52.2%	1.684
	Past	95,159,183	70,741,197	79,692,437	83.7%	48,403,303	25,822,622	27,713,229	57.3%	1.463	65.6%	44.5%	1.474
TOTALS	Future	43,598,577	138,771,633	111,908,896	256.7%	4,093,466	19,977,239	15,300,318	373.8%	0.687	227.3%	324.8%	0.700
	Lifetime	138,757,760	209,512,830	191,601,333	138.1%	52,496,770	45,799,861	43,013,547	81.9%	1.685	87.9%	52.2%	1.684

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	10,269	0	0	0.0%	9,785	114	548	5.6%	0.000	0.0%	5.6%	0.000
	1995	44,165	0	0	0.0%	40,586	714	2,556	6.3%	0.000	0.0%	6.2%	0.000
	1996	80,545	0	0	0.0%	72,013	2,236	5,905	8.2%	0.000	0.0%	7.3%	0.000
	1997	119,159	0	0	0.0%	101,814	5,024	10,430	10.2%	0.000	0.0%	8.6%	0.000
	1998	117,532	0	0	0.0%	90,271	8,573	14,295	15.8%	0.000	0.0%	10.5%	0.000
Historical	1999	117,179	1,870	1,863	1.6%	81,399	12,409	18,150	22.3%	0.071	0.3%	12.6%	0.027
Experience	2000	117,243	4,441	42,241	36.0%	74,294	16,285	21,672	29.2%	1.235	6.2%	14.8%	0.419
	2001	117,028	45,441	46,429	39.7%	68,321	19,871	24,520	35.9%	1.105	10.6%	16.9%	0.628
	2002	113,057	59,904	143,333	126.8%	62,571	23,125	27,317	43.7%	2.904	23.0%	19.0%	1.206
	2003	105,504	7,007	29,158	27.6%	56,924	25,983	29,168	51.2%	0.539	23.4%	21.1%	1.108
	2004	105,384	23,150	0	0.0%	51,476	28,355	30,706	59.7%	0.000	21.7%	23.0%	0.941
	2005	108,565	0	112,253	103.4%	46,369	30,371	32,285	69.6%	1.485	27.0%	24.9%	1.083
	2006	132,244	164,749	199,200	150.6%	41,535	32,151	33,711	81.2%	1.856	35.5%	26.8%	1.327
	2007	129,711	39,282	48,870	37.7%	36,998	33,763	35,057	94.8%	0.398	35.6%	28.5%	1.248
	2008	119,444	135,034	0	0.0%	32,735	35,088	35,575	108.7%	0.000	33.9%	30.3%	1.121
	2009	111,675	197,719	41,546	37.2%	28,822	36,029	35,860	124.4%	0.299	34.0%	31.9%	1.068
	2010	105,771	117,781	6,769	6.4%	25,243	36,645	36,079	142.9%	0.045	33.1%	33.4%	0.991
	2011	99,004	34,976	492,661	497.6%	21,841	36,998	36,155	165.5%	3.006	46.5%	34.8%	1.336
	2012	106,143	144,534	210,573	198.4%	18,820	37,166	36,015	191.4%	1.037	50.8%	36.2%	1.403
	2013	108,665	221,194	241,288	222.0%	16,095	37,058	35,220	218.8%	1.015	55.2%	37.4%	1.475
Projected	2014	99,693	264,879	248,206	249.0%	13,647	36,633	34,227	250.8%	0.993	59.4%	38.6%	1.540
Future	2015	90,749	274,397	249,647	275.1%	11,491	35,918	33,013	287.3%	0.958	63.3%	39.6%	1.598
Experience	2016	81,996	275,779	247,672	302.1%	9,606	34,938	31,617	329.1%	0.918	66.9%	40.6%	1.649
	2017	73,556	267,524	242,513	329.7%	7,967	33,742	30,032	376.9%	0.875	70.1%	41.4%	1.693
	2018	65,564	259,791	234,877	358.2%	6,553	32,334	28,186	430.1%	0.833	73.1%	42.2%	1.732
	2019	58,062	251,740	224,868	387.3%	5,345	30,732	26,223	490.6%	0.789	75.7%	42.8%	1.767
	2020	51,080	242,942	214,413	419.8%	4,323	28,971	24,159	558.8%	0.751	78.0%	43.4%	1.797
	2021	44,634	233,461	204,266	457.7%	3,470	27,087	22,058	635.7%	0.720	80.0%	43.9%	1.824
	2022	38,727	223,751	195,276	504.2%	2,766	25,114	19,912	719.9%	0.700	81.9%	44.3%	1.849
	2023	33,356	214,061	186,483	559.1%	2,188	23,071	17,724	810.0%	0.690	83.5%	44.6%	1.872
	2024	28,507	204,333	177,205	621.6%	1,717	20,988	15,596	908.5%	0.684	85.0%	44.9%	1.894
	2025	24,164	194,458	166,955	690.9%	1,332	18,893	13,514	1014.6%	0.681	86.3%	45.1%	1.914
	2026	20,305	183,998	154,747	762.1%	1,024	16,815	11,539	1127.3%	0.676	87.5%	45.3%	1.931
	2027	16,906	172,438	139,951	827.8%	781	14,796	9,708	1243.2%	0.666	88.5%	45.4%	1.947
	2028	13,941	159,534	123,981	889.3%	591	12,865	8,019	1356.1%	0.656	89.3%	45.6%	1.960
	2029	11,381	145,479	107,781	947.1%	446	11,054	6,539	1467.2%	0.645	89.9%	45.6%	1.970
	2030	9,193	130,655	92,021	1001.0%	333	9,386	5,257	1578.8%	0.634	90.4%	45.7%	1.979
	2031	7,346	115,487	77,155	1050.2%	246	7,877	4,166	1692.4%	0.621	90.8%	45.7%	1.986
	2032	5,806	100,462	63,606	1095.6%	181	6,536	3,260	1803.2%	0.608	91.2%	45.8%	1.991
	2033	4,536	86,079	51,765	1141.3%	132	5,364	2,505	1902.5%	0.600	91.4%	45.8%	1.996
	2034	3,501	72,745	41,589	1187.9%	96	4,369	1,937	2011.8%	0.590	91.6%	45.8%	1.999
	2035	2,669	60,764	33,203	1244.2%	72	3,555	1,545	2144.8%	0.580	91.7%	45.8%	2.001
	2036	2,006	50,271	26,375	1314.6%	55	2,910	1,264	2302.6%	0.571	91.8%	45.8%	2.003
	2037	1,486	41,215	20,647	1389.6%	42	2,407	1,059	2497.6%	0.556	91.9%	45.8%	2.004
	2038	1,082	33,438	15,801	1460.5%	33	2,020	901	2726.4%	0.536	91.9%	45.9%	2.005
	2039	773	26,861	12,042	1558.1%	26	1,723	771	2998.4%	0.520	92.0%	45.9%	2.006
	2040	540	21,398	9,041	1674.0%	20	1,494	654	3308.8%	0.506	92.0%	45.9%	2.006
	2041	368	16,889	6,603	1794.1%	15	1,312	550	3668.7%	0.489	92.0%	45.9%	2.006
	2042	244	13,162	4,638	1903.4%	11	1,165	459	4085.6%	0.466	92.0%	45.9%	2.006
	2043	156	10,098	3,149	2018.0%	8	1,042	373	4548.2%	0.444	92.0%	45.9%	2.006
	2044	96	7,614	2,047	2126.3%	6	936	294	5072.4%	0.419	92.0%	45.9%	2.006
	2045	57	5,641	1,268	2228.1%	4	843	224	5663.4%	0.393	92.0%	45.9%	2.006
	2046	32	4,104	745	2319.5%	3	760	163	6318.6%	0.367	92.0%	45.9%	2.006
	2047	17	2,935	411	2391.0%	2	685	111	7013.8%	0.341	92.0%	45.9%	2.006
	2048	9	2,067	211	2429.9%	1	617	68	7869.6%	0.309	92.0%	45.9%	2.006
	2049	4	1,439	100	2418.2%	0	554	33	8861.9%	0.273	92.0%	45.9%	2.006
	2050	2	994	42	2333.3%	0	497	10	9388.9%	0.249	92.0%	45.9%	2.006
	2051	1	684	16	2153.4%	0	447	0	0.0%	0.000	92.0%	45.9%	2.006
	2052	0	471	5	1871.2%	0	403	0	0.0%	0.000	92.0%	45.9%	2.006
	Past	1,959,623	975,887	1,374,897	70.2%	961,816	420,902	466,004	48.5%	1.448	50.8%	36.2%	1.403
TOTALS	Future	901,209	4,595,233	3,822,607	424.2%	90,629	497,911	392,892	433.5%	0.978	357.9%	366.9%	0.976
	Lifetime	2,860,832	5,571,120	5,197,504	181.7%	1,052,445	918,813	858,895	81.6%	2.226	92.0%	45.9%	2.006

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	10,269	0	0	0.0%	9,785	114	548	5.6%	0.000	0.0%	5.6%	0.000
	1995	44,165	0	0	0.0%	40,586	714	2,556	6.3%	0.000	0.0%	6.2%	0.000
	1996	80,545	0	0	0.0%	72,013	2,236	5,905	8.2%	0.000	0.0%	7.3%	0.000
	1997	119,159	0	0	0.0%	101,814	5,024	10,430	10.2%	0.000	0.0%	8.6%	0.000
	1998	117,532	0	0	0.0%	90,271	8,573	14,295	15.8%	0.000	0.0%	10.5%	0.000
Historical	1999	117,179	1,870	1,863	1.6%	81,399	12,409	18,150	22.3%	0.071	0.3%	12.6%	0.027
Experience	2000	117,243	4,441	42,241	36.0%	74,294	16,285	21,672	29.2%	1.235	6.2%	14.8%	0.419
	2001	117,028	45,441	46,429	39.7%	68,321	19,871	24,520	35.9%	1.105	10.6%	16.9%	0.628
	2002	113,057	59,904	143,333	126.8%	62,571	23,125	27,317	43.7%	2.904	23.0%	19.0%	1.206
	2003	105,504	7,007	29,158	27.6%	56,924	25,983	29,168	51.2%	0.539	23.4%	21.1%	1.108
	2004	105,384	23,150	0	0.0%	51,476	28,355	30,706	59.7%	0.000	21.7%	23.0%	0.941
	2005	108,565	0	112,253	103.4%	46,369	30,371	32,285	69.6%	1.485	27.0%	24.9%	1.083
	2006	132,244	164,749	199,200	150.6%	41,535	32,151	33,711	81.2%	1.856	35.5%	26.8%	1.327
	2007	129,711	39,282	48,870	37.7%	36,998	33,763	35,057	94.8%	0.398	35.6%	28.5%	1.248
	2008	119,444	135,034	0	0.0%	32,735	35,088	35,575	108.7%	0.000	33.9%	30.3%	1.121
	2009	111,675	197,719	41,546	37.2%	28,822	36,029	35,860	124.4%	0.299	34.0%	31.9%	1.068
	2010	105,771	117,781	6,769	6.4%	25,243	36,645	36,079	142.9%	0.045	33.1%	33.4%	0.991
	2011	99,004	34,976	492,661	497.6%	21,841	36,998	36,155	165.5%	3.006	46.5%	34.8%	1.336
	2012	106,143	144,534	210,573	198.4%	18,820	37,166	36,015	191.4%	1.037	50.8%	36.2%	1.403
	2013	108,665	221,194	241,288	222.0%	16,095	37,058	35,220	218.8%	1.015	55.2%	37.4%	1.475
Projected	2014	105,404	264,429	246,001	233.4%	13,647	36,633	34,227	250.8%	0.931	59.3%	38.6%	1.537
Future	2015	103,172	272,564	244,638	237.1%	11,491	35,918	33,013	287.3%	0.825	63.0%	39.6%	1.588
Experience	2016	93,220	272,493	242,702	260.4%	9,606	34,938	31,617	329.1%	0.791	66.3%	40.6%	1.634
	2017	83,625	263,380	237,646	284.2%	7,967	33,742	30,032	376.9%	0.754	69.3%	41.4%	1.673
	2018	74,539	255,255	230,164	308.8%	6,553	32,334	28,186	430.1%	0.718	72.1%	42.2%	1.709
	2019	66,010	247,083	220,356	333.8%	5,345	30,732	26,223	490.6%	0.680	74.5%	42.8%	1.739
	2020	58,072	238,319	210,110	361.8%	4,323	28,971	24,159	558.8%	0.647	76.7%	43.4%	1.767
	2021	50,744	228,946	200,167	394.5%	3,470	27,087	22,058	635.7%	0.621	78.6%	43.9%	1.792
	2022	44,029	219,377	191,357	434.6%	2,766	25,114	19,912	719.9%	0.604	80.3%	44.3%	1.815
	2023	37,922	209,846	182,741	481.9%	2,188	23,071	17,724	810.0%	0.595	81.9%	44.6%	1.836
	2024	32,410	200,289	173,649	535.8%	1,717	20,988	15,596	908.5%	0.590	83.3%	44.9%	1.856
	2025	27,472	190,597	163,605	595.5%	1,332	18,893	13,514	1014.6%	0.587	84.6%	45.1%	1.874
	2026	23,085	180,336	151,642	656.9%	1,024	16,815	11,539	1127.3%	0.583	85.7%	45.3%	1.891
	2027	19,221	169,000	137,143	713.5%	781	14,796	9,708	1243.2%	0.574	86.6%	45.4%	1.905
	2028	15,850	156,349	121,493	766.5%	591	12,865	8,019	1356.1%	0.565	87.4%	45.6%	1.918
	2029	12,939	142,571	105,618	816.3%	446	11,054	6,539	1467.2%	0.556	88.0%	45.6%	1.928
	2030	10,452	128,042	90,174	862.8%	333	9,386	5,257	1578.8%	0.546	88.5%	45.7%	1.936
	2031	8,352	113,176	75,607	905.2%	246	7,877	4,166	1692.4%	0.535	88.9%	45.7%	1.943
	2032	6,600	98,450	62,329	944.3%	181	6,536	3,260	1803.2%	0.524	89.2%	45.8%	1.948
	2033	5,156	84,355	50,726	983.7%	132	5,364	2,505	1902.5%	0.517	89.4%	45.8%	1.952
	2034	3,980	71,287	40,755	1023.9%	96	4,369	1,937	2011.8%	0.509	89.6%	45.8%	1.955
	2035	3,034	59,545	32,536	1072.4%	72	3,555	1,545	2144.8%	0.500	89.7%	45.8%	1.957
	2036	2,281	49,263	25,846	1133.1%	55	2,910	1,264	2302.6%	0.492	89.8%	45.8%	1.959
	2037	1,689	40,389	20,232	1197.7%	42	2,407	1,059	2497.6%	0.480	89.9%	45.8%	1.960
	2038	1,230	32,767	15,484	1258.8%	33	2,020	901	2726.4%	0.462	89.9%	45.9%	1.961
	2039	879	26,322	11,800	1343.0%	26	1,723	771	2998.4%	0.448	89.9%	45.9%	1.961
	2040	614	20,969	8,859	1442.9%	20	1,494	654	3308.8%	0.436	90.0%	45.9%	1.962
	2041	418	16,550	6,470	1546.4%	15	1,312	550	3668.7%	0.422	90.0%	45.9%	1.962
	2042	277	12,898	4,545	1640.6%	11	1,165	459	4085.6%	0.402	90.0%	45.9%	1.962
	2043	177	9,895	3,086	1739.4%	8	1,042	373	4548.2%	0.382	90.0%	45.9%	1.962
	2044	109	7,461	2,006	1832.7%	6	936	294	5072.4%	0.361	90.0%	45.9%	1.962
	2045	65	5,528	1,243	1920.5%	4	843	224	5663.4%	0.339	90.0%	45.9%	1.962
	2046	37	4,021	730	1999.3%	3	760	163	6318.6%	0.316	90.0%	45.9%	1.962
	2047	20	2,876	403	2060.9%	2	685	111	7013.8%	0.294	90.0%	45.9%	1.962
	2048	10	2,026	207	2094.5%	1	617	68	7869.6%	0.266	90.0%	45.9%	1.962
	2049	5	1,410	98	2084.4%	0	554	33	8861.9%	0.235	90.0%	45.9%	1.962
	2050	2	974	42	2011.1%	0	497	10	9388.9%	0.214	90.0%	45.9%	1.962
	2051	1	670	16	1856.1%	0	447	0	0.0%	0.000	90.0%	45.9%	1.962
	2052	0	462	5	1612.9%	0	403	0	0.0%	0.000	90.0%	45.9%	1.962
	Past	1,959,623	975,887	1,374,897	70.2%	961,816	420,902	466,004	48.5%	1.448	50.8%	36.2%	1.403
TOTALS	Future	1,001,767	4,521,364	3,753,518	374.7%	90,629	497,911	392,892	433.5%	0.864	319.4%	366.9%	0.871
	Lifetime	2,961,390	5,497,251	5,128,415	173.2%	1,052,445	918,813	858,895	81.6%	2.122	90.0%	45.9%	1.962

Attachment 12
MetLife Insurance Company USA
60/80 Test After Requested 16.8% Increase
Nationwide Experience for LTC3+ Nursing Facility Only Policy Forms

1	Accumulated value of earned premium	141,849,182	x	60%	=	85,109,509
2	Present value of future projected earned premium without the requested rate increase	30,275,256	x	60%	=	18,165,154
3a	Present value of future projected premium with the requested rate increase	34,111,675				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	3,836,419	x	80%	=	3,069,135
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**106,343,798**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					102,759,913
5b	Present value of future projected incurred claims without the inclusion of active life reserves					80,656,677
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**183,416,590**
7	Test: 6 is not less than 4					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	582,906	0	0	0.0%				0.0143		0.9857		7.50%	4.0970
	1995	1,426,937	2,346	81,294	5.7%	2,064	5,438,276	8,942	309,823	5.7%				0.0310		0.9690		7.50%	3.8112
	1996	3,730,721	52,218	11,128	0.3%	4,227	13,226,376	185,126	39,453	0.3%				0.0424		0.9576		7.50%	3.5453
	1997	5,422,839	150,923	420,973	7.8%	4,452	17,884,071	497,730	1,388,335	7.8%				0.0544		0.9456		7.50%	3.2979
	1998	5,640,497	284,738	1,002,945	17.8%	4,556	17,304,083	873,526	3,076,865	17.8%				0.0479		0.9521		7.50%	3.0678
Historical	1999	5,656,636	554,945	1,231,845	21.8%	4,385	16,142,877	1,583,699	3,515,433	21.8%				0.0428		0.9572		7.50%	2.8538
Experience	2000	5,491,309	897,304	1,972,014	35.9%	4,253	14,577,738	2,382,067	5,235,090	35.9%				0.0301		0.9699		7.50%	2.6547
	2001	5,384,424	1,769,130	2,498,155	46.4%	4,118	13,296,737	4,368,833	6,169,147	46.4%				0.0317		0.9683		7.50%	2.4695
	2002	5,268,700	2,110,897	3,392,644	64.4%	3,982	12,103,217	4,849,135	7,793,555	64.4%				0.0330		0.9670		7.50%	2.2972
	2003	5,098,033	2,844,935	4,741,428	93.0%	3,837	10,894,105	6,079,407	10,132,066	93.0%				0.0364		0.9636		7.50%	2.1369
	2004	5,754,062	3,000,636	4,741,341	82.4%	3,652	11,438,128	5,964,770	9,425,005	82.4%				0.0482		0.9518		7.50%	1.9878
	2005	6,391,055	3,156,842	5,388,798	84.3%	3,441	11,818,015	5,837,472	9,964,691	84.3%				0.0578		0.9422		7.50%	1.8491
	2006	6,112,094	3,185,438	6,321,649	103.4%	3,291	10,513,650	5,479,395	10,874,113	103.4%				0.0436		0.9564		7.50%	1.7201
	2007	5,895,422	2,075,948	6,530,824	110.8%	3,133	9,433,437	3,321,784	10,450,161	110.8%				0.0480		0.9520		7.50%	1.6001
	2008	5,585,067	9,139,871	7,737,128	138.5%	2,936	8,313,328	13,604,626	11,516,654	138.5%				0.0629		0.9371		7.50%	1.4885
	2009	5,269,718	12,866,746	7,838,535	148.7%	2,758	7,296,683	17,815,861	10,853,580	148.7%				0.0606		0.9394		7.50%	1.3846
	2010	5,601,027	11,353,248	6,397,741	114.2%	2,549	7,214,352	14,623,447	8,240,551	114.2%				0.0758		0.9242		7.50%	1.2880
	2011	5,859,075	8,451,916	9,439,119	161.1%	2,338	7,020,212	10,126,895	11,309,740	161.1%				0.0828		0.9172		7.50%	1.1982
	2012	5,390,428	8,843,118	10,333,678	191.7%	2,144	6,008,083	9,856,395	11,517,749	191.7%				0.0830		0.9170		7.50%	1.1146
	2013	4,967,206	9,531,780	9,141,314	184.0%	1,975	5,150,109	9,882,760	9,477,916	184.0%				0.0788		0.9212		7.50%	1.0368
	2014	4,626,149	9,403,502	9,163,897	198.1%	1,818	4,461,855	9,069,542	8,838,447	198.1%	1.0000	1.0764	1.0000	0.0793	0.0000	0.9207	0.9313	7.50%	0.9645
Projected	2015	4,183,804	11,127,050	9,007,600	215.3%	1,658	3,753,692	9,983,144	8,081,583	215.3%	1.0000	1.0869	1.0000	0.0882	0.0000	0.9118	0.9044	7.50%	0.8972
Future	2016	3,743,896	11,036,972	8,657,759	231.3%	1,498	3,124,658	9,211,466	7,225,773	231.3%	1.0000	1.0741	1.0000	0.0963	0.0000	0.9037	0.8949	7.50%	0.8346
Experience	2017	3,319,935	10,186,993	8,207,334	247.2%	1,345	2,577,508	7,908,906	6,371,952	247.2%	1.0000	1.0690	1.0000	0.1024	0.0000	0.8976	0.8868	7.50%	0.7764
	2018	2,921,485	9,378,652	7,702,810	263.7%	1,199	2,109,918	6,773,331	5,563,026	263.7%	1.0000	1.0665	1.0000	0.1084	0.0000	0.8916	0.8800	7.50%	0.7222
	2019	2,551,904	8,602,012	7,180,411	281.4%	1,062	1,714,422	5,779,011	4,823,950	281.4%	1.0000	1.0672	1.0000	0.1142	0.0000	0.8858	0.8735	7.50%	0.6718
	2020	2,212,924	7,992,184	6,657,514	300.8%	935	1,382,966	4,994,712	4,160,610	300.8%	1.0000	1.0692	1.0000	0.1200	0.0000	0.8800	0.8672	7.50%	0.6249
	2021	1,904,746	7,421,260	6,130,544	321.9%	817	1,107,321	4,314,338	3,563,982	321.9%	1.0000	1.0698	1.0000	0.1261	0.0000	0.8739	0.8607	7.50%	0.5813
	2022	1,627,056	6,863,882	5,603,768	344.4%	709	879,894	3,711,914	3,030,458	344.4%	1.0000	1.0701	1.0000	0.1322	0.0000	0.8678	0.8542	7.50%	0.5408
	2023	1,379,088	6,310,647	5,084,409	368.7%	611	693,764	3,174,632	2,557,762	368.7%	1.0000	1.0705	1.0000	0.1385	0.0000	0.8615	0.8476	7.50%	0.5031
	2024	1,159,680	5,764,840	4,577,909	394.8%	522	542,687	2,697,729	2,142,290	394.8%	1.0000	1.0707	1.0000	0.1449	0.0000	0.8551	0.8409	7.50%	0.4680
	2025	967,335	5,232,471	4,094,801	423.3%	443	421,094	2,277,768	1,782,524	423.3%	1.0000	1.0723	1.0000	0.1514	0.0000	0.8486	0.8341	7.50%	0.4353
	2026	800,295	4,719,697	3,637,570	454.5%	373	324,074	1,911,210	1,473,009	454.5%	1.0000	1.0738	1.0000	0.1579	0.0000	0.8421	0.8273	7.50%	0.4049
	2027	656,611	4,230,483	3,207,381	488.5%	312	247,340	1,593,587	1,208,193	488.5%	1.0000	1.0747	1.0000	0.1644	0.0000	0.8356	0.8205	7.50%	0.3767
	2028	534,204	3,767,465	2,805,396	525.2%	259	187,191	1,320,160	983,040	525.2%	1.0000	1.0751	1.0000	0.1711	0.0000	0.8289	0.8136	7.50%	0.3504
	2029	430,938	3,332,483	2,435,812	565.2%	213	140,470	1,086,267	793,986	565.2%	1.0000	1.0763	1.0000	0.1777	0.0000	0.8223	0.8067	7.50%	0.3260
	2030	344,671	2,928,235	2,102,772	610.1%	173	104,512	887,905	637,606	610.1%	1.0000	1.0793	1.0000	0.1843	0.0000	0.8157	0.7998	7.50%	0.3032
	2031	273,314	2,556,497	1,802,703	659.6%	140	77,093	721,103	508,483	659.6%	1.0000	1.0811	1.0000	0.1909	0.0000	0.8091	0.7930	7.50%	0.2821
	2032	214,871	2,217,424	1,533,468	713.7%	113	56,380	581,825	402,363	713.7%	1.0000	1.0820	1.0000	0.1976	0.0000	0.8024	0.7862	7.50%	0.2624
	2033	167,479	1,910,928	1,296,894	774.4%	90	40,879	466,422	316,548	774.4%	1.0000	1.0850	1.0000	0.2042	0.0000	0.7958	0.7794	7.50%	0.2441
	2034	129,427	1,636,632	1,089,828	842.0%	71	29,387	371,602	247,448	842.0%	1.0000	1.0874	1.0000	0.2109	0.0000	0.7891	0.7728	7.50%	0.2271
	2035	99,176	1,393,906	911,689	919.3%	55	20,947	294,409	192,559	919.3%	1.0000	1.0917	1.0000	0.2174	0.0000	0.7826	0.7663	7.50%	0.2112
	2036	75,360	1,182,088	763,401	1013.0%	43	14,807	232,252	149,990	1013.0%	1.0000	1.1020	1.0000	0.2240	0.0000	0.7760	0.7599	7.50%	0.1965
	2037	56,794	1,000,175	640,757	1128.2%	33	10,380	182,800	117,110	1128.2%	1.0000	1.1137	1.0000	0.2304	0.0000	0.7696	0.7536	7.50%	0.1828
	2038	42,458	844,862	535,150	1260.4%	25	7,219	143,641	90,985	1260.4%	1.0000	1.1172	1.0000	0.2367	0.0000	0.7633	0.7476	7.50%	0.1700
	2039	31,493	712,317	446,310	1417.2%	19	4,981	112,657	70,586	1417.2%	1.0000	1.1244	1.0000	0.2428	0.0000	0.7572	0.7417	7.50%	0.1582
	2040	23,184	598,694	368,264	1588.4%	14	3,411	88,081	54,180	1588.4%	1.0000	1.1208	1.0000	0.2488	0.0000	0.7512	0.7362	7.50%	0.1471
	2041	16,945	500,549	301,000	1776.4%	11	2,319	68,504	41,194	1776.4%	1.0000	1.1183	1.0000	0.2546	0.0000	0.7454	0.7309	7.50%	0.1369
	2042	12,299	415,911	243,639	1980.9%	8	1,566	52,949	31,017	1980.9%	1.0000	1.1151	1.0000	0.2603	0.0000	0.7397	0.7258	7.50%	0.1273
	2043	8,869	343,333	195,929	2209.3%	6	1,050	40,660	23,203	2209.3%	1.0000	1.1153	1.0000	0.2660	0.0000	0.7340	0.7211	7.50%	0.1184
	2044	6,354	281,488	155,382	2445.5%	4	700	31,010	17,118	2445.5%	1.0000	1.1069	1.0000	0.2719	0.0000	0.7281	0.7164	7.50%	0.1102
	2045	4,523	229,060	121,942	2695.8%	3	464	23,474	12,496	2695.8%	1.0000	1.1024	1.0000	0.2780	0.0000	0.7220	0.7119	7.50%	0.1025
	2046	3,200	184,833	94,210	2944.3%	2	305	17,620	8,981	2944.3%	1.0000	1.0922	1.0000	0.2844	0.0000	0.7156	0.7074	7.50%	0.0953
	2047	2,248	147,884	72,315	3216.2%	2	199	13,114	6,413	3216.2%	1.0000	1.0923	1.0000	0.2913	0.0000	0.7087	0.7027	7.50%	0.0887
	2048	1,569	117,378	54,791	3492.3%	1	129	9,683	4,520	3492.3%	1.0000	1.0859	1.0000	0.2988	0.0000	0.7012	0.6978	7.50%	0.0825
	2049	1,086	92,490	41,305	3802.3%	1	83	7,097	3,170	3802.3%	1.0000	1.0888	1.0000	0.3068	0.0000	0.6932	0.6924	7.50%	0.0767
	2050	746	72,402	30,758	4124.2%	1	53	5,168	2,196	4124.2%	1.0000	1.0847	1.0000	0.3153	0.0000	0.6847	0.6865	7.50%	0.0714
	2051	507	56,244	22,418	4420.8%	1	34	3,735	1,489	4420.8%	1.0000	1.0719	1.0000	0.3245	0.0000	0.6755	0.6799	7.50%	0.0664
	2052	341	43,308	16,037	4703.4%	1	21	2,675	991	4703.4%	1.0000	1.0639	1.0000	0.3344	0.0000	0.6656	0.6724	7.50%	0.0618
	2053	226	33,084	11,567	5111.5%	1	13	1,901	665	5111.5%	1.0000	1.0868	1.0000	0.3452	0.0000	0.6548	0.6637	7.50%	0.0575
	Past	100,087,527	80,272,977	89,222,551	89.1%	64,504	205,656,381	117,341,871	141,289,928	68.7%									
	Future	34,537,190	134,870,315	107,007,444	309.8%	14,592	24,045,784	80,168,004	65,541,895	272.6%									
	Lifetime	134,624,717	215,143,292	196,229,995	145.8%	79,096	229,702,164	197,509,875	206,831,823	90.0%									

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	582,906	0	0	0.0%				0.0143		0.9857		7.50%	4.0970
	1995	1,426,937	2,346	81,294	5.7%	2,064	5,438,276	8,942	309,823	5.7%				0.0310		0.9690		7.50%	3.8112
	1996	3,730,721	52,218	11,128	0.3%	4,227	13,226,376	185,126	39,453	0.3%				0.0424		0.9576		7.50%	3.5453
	1997	5,422,839	150,923	420,973	7.8%	4,452	17,884,071	497,730	1,388,335	7.8%				0.0544		0.9456		7.50%	3.2979
	1998	5,640,497	284,738	1,002,945	17.8%	4,556	17,304,083	873,526	3,076,865	17.8%				0.0479		0.9521		7.50%	3.0678
Historical	1999	5,656,636	554,945	1,231,845	21.8%	4,385	16,142,877	1,583,699	3,515,433	21.8%				0.0428		0.9572		7.50%	2.8538
Experience	2000	5,491,309	897,304	1,972,014	35.9%	4,253	14,577,738	2,382,067	5,235,090	35.9%				0.0301		0.9699		7.50%	2.6547
	2001	5,384,424	1,769,130	2,498,155	46.4%	4,118	13,296,737	4,368,833	6,169,147	46.4%				0.0317		0.9683		7.50%	2.4695
	2002	5,268,700	2,110,897	3,392,644	64.4%	3,982	12,103,217	4,849,135	7,793,555	64.4%				0.0330		0.9670		7.50%	2.2972
	2003	5,098,033	2,844,935	4,741,428	93.0%	3,837	10,894,105	6,079,407	10,132,066	93.0%				0.0364		0.9636		7.50%	2.1369
	2004	5,754,062	3,000,636	4,741,341	82.4%	3,652	11,438,128	5,964,770	9,425,005	82.4%				0.0482		0.9518		7.50%	1.9878
	2005	6,391,055	3,156,842	5,388,798	84.3%	3,441	11,818,015	5,837,472	9,964,691	84.3%				0.0578		0.9422		7.50%	1.8491
	2006	6,112,094	3,185,438	6,321,649	103.4%	3,291	10,513,650	5,479,395	10,874,113	103.4%				0.0436		0.9564		7.50%	1.7201
	2007	5,895,422	2,075,948	6,530,824	110.8%	3,133	9,433,437	3,321,784	10,450,161	110.8%				0.0480		0.9520		7.50%	1.6001
	2008	5,585,067	9,139,871	7,737,128	138.5%	2,936	8,313,328	13,604,626	11,516,654	138.5%				0.0629		0.9371		7.50%	1.4885
	2009	5,269,718	12,866,746	7,838,535	148.7%	2,758	7,296,683	17,815,861	10,853,580	148.7%				0.0606		0.9394		7.50%	1.3846
	2010	5,601,027	11,353,248	6,397,741	114.2%	2,549	7,214,352	14,623,447	8,240,551	114.2%				0.0758		0.9242		7.50%	1.2880
	2011	5,859,075	8,451,916	9,439,119	161.1%	2,338	7,020,212	10,126,895	11,309,740	161.1%				0.0828		0.9172		7.50%	1.1982
	2012	5,390,428	8,843,118	10,333,678	191.7%	2,144	6,008,083	9,856,395	11,517,749	191.7%				0.0830		0.9170		7.50%	1.1146
	2013	4,967,206	9,531,780	9,141,314	184.0%	1,975	5,150,109	9,882,760	9,477,916	184.0%				0.0788		0.9212		7.50%	1.0368
	2014	4,626,149	9,403,502	9,163,897	198.1%	1,818	4,461,855	9,069,542	8,838,447	198.1%	1.0000	1.0764	1.0000	0.0793	0.0000	0.9207	0.9313	7.50%	0.9645
Projected	2015	4,430,629	11,109,746	8,925,737	201.5%	1,641	3,975,142	9,967,619	8,008,135	201.5%	1.0756	1.0862	1.0031	0.0882	0.0100	0.9027	0.8940	7.50%	0.8972
Future	2016	4,256,412	10,969,944	8,484,028	199.3%	1,483	3,552,405	9,155,525	7,080,777	199.3%	1.0859	1.0715	1.0067	0.0963	0.0000	0.9037	0.8811	7.50%	0.8346
Experience	2017	3,774,414	10,068,647	8,042,642	213.1%	1,332	2,930,352	7,817,025	6,244,090	213.1%	1.0000	1.0619	1.0067	0.1024	0.0000	0.8976	0.8868	7.50%	0.7764
	2018	3,321,418	9,233,638	7,548,242	227.3%	1,187	2,398,753	6,668,601	5,451,396	227.3%	1.0000	1.0594	1.0067	0.1084	0.0000	0.8916	0.8800	7.50%	0.7222
	2019	2,901,243	8,449,306	7,036,326	242.5%	1,052	1,949,116	5,676,419	4,727,150	242.5%	1.0000	1.0600	1.0067	0.1142	0.0000	0.8858	0.8735	7.50%	0.6718
	2020	2,515,860	7,841,907	6,523,921	259.3%	925	1,572,285	4,900,796	4,077,122	259.3%	1.0000	1.0620	1.0067	0.1200	0.0000	0.8800	0.8672	7.50%	0.6249
	2021	2,165,493	7,278,000	6,007,525	277.4%	809	1,258,906	4,231,054	3,492,466	277.4%	1.0000	1.0627	1.0067	0.1261	0.0000	0.8739	0.8607	7.50%	0.5813
	2022	1,849,789	6,729,855	5,491,320	296.9%	702	1,000,346	3,639,433	2,969,647	296.9%	1.0000	1.0629	1.0067	0.1322	0.0000	0.8678	0.8542	7.50%	0.5408
	2023	1,567,877	6,186,469	4,982,383	317.8%	605	788,736	3,112,164	2,506,437	317.8%	1.0000	1.0633	1.0067	0.1385	0.0000	0.8615	0.8476	7.50%	0.5031
	2024	1,318,433	5,650,804	4,486,047	340.3%	517	616,977	2,644,365	2,099,302	340.3%	1.0000	1.0636	1.0067	0.1449	0.0000	0.8551	0.8409	7.50%	0.4680
	2025	1,099,757	5,128,586	4,012,633	364.9%	439	478,740	2,232,546	1,746,755	364.9%	1.0000	1.0651	1.0067	0.1514	0.0000	0.8486	0.8341	7.50%	0.4353
	2026	909,851	4,625,757	3,564,577	391.8%	369	368,438	1,873,169	1,443,451	391.8%	1.0000	1.0666	1.0067	0.1579	0.0000	0.8421	0.8273	7.50%	0.4049
	2027	746,497	4,146,132	3,143,021	421.0%	309	281,199	1,561,812	1,183,949	421.0%	1.0000	1.0675	1.0067	0.1644	0.0000	0.8356	0.8205	7.50%	0.3767
	2028	607,334	3,692,249	2,749,101	452.7%	256	212,816	1,293,803	963,314	452.7%	1.0000	1.0679	1.0067	0.1711	0.0000	0.8289	0.8136	7.50%	0.3504
	2029	489,931	3,265,882	2,386,934	487.2%	210	159,699	1,064,558	778,053	487.2%	1.0000	1.0691	1.0067	0.1777	0.0000	0.8223	0.8067	7.50%	0.3260
	2030	391,854	2,869,664	2,060,577	525.9%	172	118,819	870,145	624,812	525.9%	1.0000	1.0721	1.0067	0.1843	0.0000	0.8157	0.7998	7.50%	0.3032
	2031	310,729	2,505,327	1,766,529	568.5%	139	87,646	706,669	498,279	568.5%	1.0000	1.0739	1.0067	0.1909	0.0000	0.8091	0.7930	7.50%	0.2821
	2032	244,286	2,173,015	1,502,697	615.1%	111	64,098	570,172	394,289	615.1%	1.0000	1.0748	1.0067	0.1976	0.0000	0.8024	0.7862	7.50%	0.2624
	2033	190,406	1,872,640	1,270,870	667.5%	89	46,475	457,077	310,196	667.5%	1.0000	1.0778	1.0067	0.2042	0.0000	0.7958	0.7794	7.50%	0.2441
	2034	147,145	1,603,828	1,067,960	725.8%	70	33,410	364,153	242,483	725.8%	1.0000	1.0801	1.0067	0.2109	0.0000	0.7891	0.7728	7.50%	0.2271
	2035	112,752	1,365,959	893,395	792.4%	55	23,815	288,507	188,695	792.4%	1.0000	1.0844	1.0067	0.2174	0.0000	0.7826	0.7663	7.50%	0.2112
	2036	85,677	1,158,383	748,082	873.1%	42	16,833	227,594	146,980	873.1%	1.0000	1.0946	1.0067	0.2240	0.0000	0.7760	0.7599	7.50%	0.1965
	2037	64,569	980,114	627,899	972.5%	33	11,801	179,134	114,760	972.5%	1.0000	1.1063	1.0067	0.2304	0.0000	0.7696	0.7536	7.50%	0.1828
	2038	48,270	827,914	524,411	1086.4%	25	8,207	140,760	89,159	1086.4%	1.0000	1.1097	1.0067	0.2367	0.0000	0.7633	0.7476	7.50%	0.1700
	2039	35,804	698,027	437,354	1221.5%	19	5,663	110,397	69,170	1221.5%	1.0000	1.1168	1.0067	0.2428	0.0000	0.7572	0.7417	7.50%	0.1582
	2040	26,358	586,682	360,875	1369.1%	14	3,878	86,313	53,092	1369.1%	1.0000	1.1133	1.0067	0.2488	0.0000	0.7512	0.7362	7.50%	0.1471
	2041	19,264	490,506	294,960	1531.1%	11	2,636	67,129	40,367	1531.1%	1.0000	1.1108	1.0067	0.2546	0.0000	0.7454	0.7309	7.50%	0.1369
	2042	13,983	407,565	238,750	1707.4%	8	1,780	51,887	30,395	1707.4%	1.0000	1.1077	1.0067	0.2603	0.0000	0.7397	0.7258	7.50%	0.1273
	2043	10,083	336,443	191,998	1904.2%	6	1,194	39,844	22,738	1904.2%	1.0000	1.1078	1.0067	0.2660	0.0000	0.7340	0.7211	7.50%	0.1184
	2044	7,224	275,840	152,264	2107.8%	4	796	30,388	16,774	2107.8%	1.0000	1.0995	1.0067	0.2719	0.0000	0.7281	0.7164	7.50%	0.1102
	2045	5,143	224,463	119,495	2323.6%	3	527	23,003	12,246	2323.6%	1.0000	1.0950	1.0067	0.2780	0.0000	0.7220	0.7119	7.50%	0.1025
	2046	3,638	181,124	92,320	2537.8%	2	347	17,266	8,801	2537.8%	1.0000	1.0849	1.0067	0.2844	0.0000	0.7156	0.7074	7.50%	0.0953
	2047	2,556	144,917	70,864	2772.1%	2	227	12,851	6,284	2772.1%	1.0000	1.0850	1.0067	0.2913	0.0000	0.7087	0.7027	7.50%	0.0887
	2048	1,784	115,023	53,691	3010.2%	1	147	9,488	4,429	3010.2%	1.0000	1.0786	1.0067	0.2988	0.0000	0.7012	0.6978	7.50%	0.0825
	2049	1,235	90,634	40,476	3277.4%	1	95	6,955	3,106	3277.4%	1.0000	1.0815	1.0067	0.3068	0.0000	0.6932	0.6924	7.50%	0.0767
	2050	848	70,949	30,141	3554.8%	1	61	5,065	2,152	3554.8%	1.0000	1.0774	1.0067	0.3153	0.0000	0.6847	0.6865	7.50%	0.0714
	2051	577	55,115	21,968	3810.5%	1	38	3,660	1,459	3810.5%	1.0000	1.0647	1.0067	0.3245	0.0000	0.6755	0.6799	7.50%	0.0664
	2052	388	42,439	15,715	4054.1%	1	24	2,621	971	4054.1%	1.0000	1.0568	1.0067	0.3344	0.0000	0.6656	0.6724	7.50%	0.0618
	2053	257	32,420	11,334	4405.8%	1	15	1,863	651	4405.8%	1.0000	1.0795	1.0067	0.3452	0.0000	0.6548	0.6637	7.50%	0.0575
	Past	100,087,527	80,272,977	89,222,551	89.1%	64,504	205,656,381	117,341,871	141,289,928	68.7%									
	Future	38,305,914	132,889,413	105,142,958	274.5%	14,465	26,434,295	79,181,372	64,492,779	244.0%									
	Lifetime	138,393,441	213,162,390	194,365,509	140.4%	78,969	232,090,676	196,523,243	205,782,707	88.7%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	42,073	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1995	44,165	0	0	0.0%	44	168,320	0	0	0.0%				0.0222		0.9778		7.50%	3.8112
	1996	80,545	0	0	0.0%	85	285,554	0	0	0.0%				0.0341		0.9659		7.50%	3.5453
	1997	119,159	0	0	0.0%	85	392,976	0	0	0.0%				0.0230		0.9770		7.50%	3.2979
	1998	117,532	0	0	0.0%	84	360,569	0	0	0.0%				0.0118		0.9882		7.50%	3.0678
Historical	1999	117,179	1,870	1,863	1.6%	83	334,404	5,337	5,318	1.6%				0.0119		0.9881		7.50%	2.8538
Experience	2000	117,243	4,441	42,241	36.0%	82	311,244	11,789	112,137	36.0%				0.0120		0.9880		7.50%	2.6547
	2001	117,028	45,441	46,429	39.7%	82	288,999	112,215	114,657	39.7%				0.0000		1.0000		7.50%	2.4695
	2002	113,057	59,904	143,333	126.8%	78	259,715	137,612	329,264	126.8%				0.0488		0.9512		7.50%	2.2972
	2003	105,504	7,007	29,158	27.6%	75	225,454	14,974	62,309	27.6%				0.0385		0.9615		7.50%	2.1369
	2004	105,384	23,150	0	0.0%	75	209,486	46,018	0	0.0%				0.0000		1.0000		7.50%	1.9878
	2005	108,565	0	112,253	103.4%	71	200,752	0	207,572	103.4%				0.0533		0.9467		7.50%	1.8491
	2006	132,244	164,749	199,200	150.6%	67	227,478	283,391	342,652	150.6%				0.0563		0.9437		7.50%	1.7201
	2007	129,711	39,282	48,870	37.7%	64	207,555	62,856	78,199	37.7%				0.0448		0.9552		7.50%	1.6001
	2008	119,444	135,034	0	0.0%	59	177,791	200,997	0	0.0%				0.0781		0.9219		7.50%	1.4885
	2009	111,675	197,719	41,546	37.2%	57	154,631	273,770	57,526	37.2%				0.0339		0.9661		7.50%	1.3846
	2010	105,771	117,781	2,739	2.6%	52	136,237	151,706	3,528	2.6%				0.0877		0.9123		7.50%	1.2880
	2011	99,004	34,976	482,233	487.1%	52	118,624	41,907	577,801	487.1%				0.0000		1.0000		7.50%	1.1982
	2012	105,545	144,534	350,878	332.4%	48	117,638	161,095	391,083	332.4%				0.0769		0.9231		7.50%	1.1146
	2013	110,174	290,343	441,742	400.9%	48	114,231	301,034	458,007	400.9%				0.0000		1.0000		7.50%	1.0368
	2014	106,085	362,164	273,294	257.6%	44	102,317	349,302	263,588	257.6%	1.0000	0.6425	1.0000	0.0801	0.0000	0.9199	0.9629	7.50%	0.9645
Projected	2015	96,516	372,274	273,993	283.9%	40	86,594	334,003	245,826	283.9%	1.0000	1.1020	1.0000	0.0881	0.0000	0.9119	0.9098	7.50%	0.8972
Future	2016	87,053	333,786	270,454	310.7%	36	72,655	278,578	225,722	310.7%	1.0000	1.0944	1.0000	0.0953	0.0000	0.9047	0.9020	7.50%	0.8346
Experience	2017	77,920	301,429	263,495	338.2%	33	60,495	234,021	204,571	338.2%	1.0000	1.0885	1.0000	0.1006	0.0000	0.8994	0.8951	7.50%	0.7764
	2018	69,301	289,240	254,162	366.7%	29	50,050	208,891	183,558	366.7%	1.0000	1.0845	1.0000	0.1060	0.0000	0.8940	0.8894	7.50%	0.7222
	2019	61,241	277,296	242,579	396.1%	26	41,143	186,293	162,970	396.1%	1.0000	1.0800	1.0000	0.1114	0.0000	0.8886	0.8837	7.50%	0.6718
	2020	53,767	264,943	230,816	429.3%	23	33,602	165,576	144,248	429.3%	1.0000	1.0838	1.0000	0.1170	0.0000	0.8830	0.8780	7.50%	0.6249
	2021	46,891	253,095	219,707	468.5%	20	27,260	147,136	127,726	468.5%	1.0000	1.0914	1.0000	0.1227	0.0000	0.8773	0.8721	7.50%	0.5813
	2022	40,613	241,683	209,895	516.8%	18	21,963	130,700	113,509	516.8%	1.0000	1.1030	1.0000	0.1287	0.0000	0.8713	0.8661	7.50%	0.5408
	2023	34,922	230,615	200,305	573.6%	15	17,568	116,013	100,766	573.6%	1.0000	1.1098	1.0000	0.1349	0.0000	0.8651	0.8599	7.50%	0.5031
	2024	29,800	219,729	190,222	638.3%	13	13,945	102,825	89,017	638.3%	1.0000	1.1129	1.0000	0.1415	0.0000	0.8585	0.8533	7.50%	0.4680
	2025	25,224	208,775	179,093	710.0%	11	10,980	90,883	77,962	710.0%	1.0000	1.1123	1.0000	0.1485	0.0000	0.8515	0.8464	7.50%	0.4353
	2026	21,168	197,327	165,879	783.6%	9	8,572	79,906	67,172	783.6%	1.0000	1.1037	1.0000	0.1557	0.0000	0.8443	0.8392	7.50%	0.4049
	2027	17,603	184,763	149,897	851.5%	8	6,631	69,598	56,465	851.5%	1.0000	1.0866	1.0000	0.1633	0.0000	0.8367	0.8316	7.50%	0.3767
	2028	14,500	170,810	132,697	915.2%	7	5,081	59,853	46,499	915.2%	1.0000	1.0747	1.0000	0.1712	0.0000	0.8288	0.8237	7.50%	0.3504
	2029	11,825	155,649	115,270	974.8%	5	3,855	50,736	37,574	974.8%	1.0000	1.0652	1.0000	0.1794	0.0000	0.8206	0.8155	7.50%	0.3260
	2030	9,545	139,686	98,314	1030.0%	4	2,894	42,356	29,811	1030.0%	1.0000	1.0567	1.0000	0.1878	0.0000	0.8122	0.8072	7.50%	0.3032
	2031	7,623	123,391	82,401	1081.0%	3	2,150	34,804	23,243	1081.0%	1.0000	1.0495	1.0000	0.1963	0.0000	0.8037	0.7986	7.50%	0.2821
	2032	6,022	107,278	67,906	1127.6%	3	1,580	28,149	17,818	1127.6%	1.0000	1.0432	1.0000	0.2051	0.0000	0.7949	0.7900	7.50%	0.2624
	2033	4,704	91,877	55,247	1174.5%	2	1,148	22,426	13,485	1174.5%	1.0000	1.0415	1.0000	0.2142	0.0000	0.7858	0.7812	7.50%	0.2441
	2034	3,632	77,630	44,434	1223.5%	2	825	17,626	10,089	1223.5%	1.0000	1.0418	1.0000	0.2236	0.0000	0.7764	0.7720	7.50%	0.2271
	2035	2,769	64,889	35,700	1289.2%	1	585	13,705	7,540	1289.2%	1.0000	1.0537	1.0000	0.2336	0.0000	0.7664	0.7625	7.50%	0.2112
	2036	2,083	53,824	28,744	1380.0%	1	409	10,575	5,648	1380.0%	1.0000	1.0704	1.0000	0.2442	0.0000	0.7558	0.7522	7.50%	0.1965
	2037	1,543	44,398	23,044	1493.1%	1	282	8,115	4,212	1493.1%	1.0000	1.0820	1.0000	0.2557	0.0000	0.7443	0.7410	7.50%	0.1828
	2038	1,124	36,365	18,015	1602.4%	1	191	6,183	3,063	1602.4%	1.0000	1.0732	1.0000	0.2681	0.0000	0.7319	0.7285	7.50%	0.1700
	2039	803	29,547	13,940	1735.4%	1	127	4,673	2,205	1735.4%	1.0000	1.0830	1.0000	0.2817	0.0000	0.7183	0.7145	7.50%	0.1582
	2040	561	23,796	10,528	1875.6%	1	83	3,501	1,549	1875.6%	1.0000	1.0808	1.0000	0.2965	0.0000	0.7035	0.6988	7.50%	0.1471
	2041	382	18,934	7,685	2009.9%	1	52	2,591	1,052	2009.9%	1.0000	1.0716	1.0000	0.3126	0.0000	0.6874	0.6812	7.50%	0.1369
	2042	253	14,834	5,395	2132.6%	1	32	1,889	687	2132.6%	1.0000	1.0611	1.0000	0.3300	0.0000	0.6700	0.6616	7.50%	0.1273
	2043	162	11,413	3,661	2261.5%	1	19	1,352	434	2261.5%	1.0000	1.0604	1.0000	0.3488	0.0000	0.6512	0.6400	7.50%	0.1184
	2044	100	8,618	2,378	2383.6%	1	11	949	262	2383.6%	1.0000	1.0540	1.0000	0.3689	0.0000	0.6311	0.6163	7.50%	0.1102
	2045	59	6,388	1,473	2498.7%	1	6	655	151	2498.7%	1.0000	1.0483	1.0000	0.3906	0.0000	0.6094	0.5908	7.50%	0.1025
	2046	33	4,646	864	2602.0%	1	3	443	82	2602.0%	1.0000	1.0413	1.0000	0.4139	0.0000	0.5861	0.5635	7.50%	0.0953
	2047	18	3,320	477	2683.0%	1	2	294	42	2683.0%	1.0000	1.0311	1.0000	0.4394	0.0000	0.5606	0.5348	7.50%	0.0887
	2048	9	2,337	245	2727.4%	1	1	193	20	2727.4%	1.0000	1.0166	1.0000	0.4676	0.0000	0.5324	0.5048	7.50%	0.0825
	2049	4	1,625	115	2715.1%	1	0	125	9	2715.1%	1.0000	0.9955	1.0000	0.4992	0.0000	0.5008	0.4738	7.50%	0.0767
	2050	2	1,121	49	2620.5%	1	0	80	4	2620.5%	1.0000	0.9652	1.0000	0.5347	0.0000	0.4653	0.4419	7.50%	0.0714
	2051	1	771	19	2419.2%	1	0	51	1	2419.2%	1.0000	0.9232	1.0000	0.5750	0.0000	0.4250	0.4092	7.50%	0.0664
	2052	0	530	6	2102.5%	1	0	33	0	2102.5%	1.0000	0.8691	1.0000	0.6210	0.0000	0.3790	0.3751	7.50%	0.0618
	2053	0	367	2	1696.5%	1	0	21	0	1696.5%	1.0000	0.8069	1.0000	0.6739	0.0000	0.3261	0.3378	7.50%	0.0575
	Past	2,069,199	1,266,230	1,942,486	93.9%	1,312	4,333,732	1,804,701	2,740,053	63.2%									
	Future	835,861	4,931,164	3,872,402	463.3%	372	573,110	2,805,103	2,268,575	395.8%									
	Lifetime	2,905,060	6,197,393	5,814,889	200.2%	1,684	4,906,842	4,609,804	5,008,627	102.1%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	42,073	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1995	44,165	0	0	0.0%	44	168,320	0	0	0.0%				0.0222		0.9778		7.50%	3.8112
	1996	80,545	0	0	0.0%	85	285,554	0	0	0.0%				0.0341		0.9659		7.50%	3.5453
	1997	119,159	0	0	0.0%	85	392,976	0	0	0.0%				0.0230		0.9770		7.50%	3.2979
	1998	117,532	0	0	0.0%	84	360,569	0	0	0.0%				0.0118		0.9882		7.50%	3.0678
Historical	1999	117,179	1,870	1,863	1.6%	83	334,404	5,337	5,318	1.6%				0.0119		0.9881		7.50%	2.8538
Experience	2000	117,243	4,441	42,241	36.0%	82	311,244	11,789	112,137	36.0%				0.0120		0.9880		7.50%	2.6547
	2001	117,028	45,441	46,429	39.7%	82	288,999	112,215	114,657	39.7%				0.0000		1.0000		7.50%	2.4695
	2002	113,057	59,904	143,333	126.8%	78	259,715	137,612	329,264	126.8%				0.0488		0.9512		7.50%	2.2972
	2003	105,504	7,007	29,158	27.6%	75	225,454	14,974	62,309	27.6%				0.0385		0.9615		7.50%	2.1369
	2004	105,384	23,150	0	0.0%	75	209,486	46,018	0	0.0%				0.0000		1.0000		7.50%	1.9878
	2005	108,565	0	112,253	103.4%	71	200,752	0	207,572	103.4%				0.0533		0.9467		7.50%	1.8491
	2006	132,244	164,749	199,200	150.6%	67	227,478	283,391	342,652	150.6%				0.0563		0.9437		7.50%	1.7201
	2007	129,711	39,282	48,870	37.7%	64	207,555	62,856	78,199	37.7%				0.0448		0.9552		7.50%	1.6001
	2008	119,444	135,034	0	0.0%	59	177,791	200,997	0	0.0%				0.0781		0.9219		7.50%	1.4885
	2009	111,675	197,719	41,546	37.2%	57	154,631	273,770	57,526	37.2%				0.0339		0.9661		7.50%	1.3846
	2010	105,771	117,781	2,739	2.6%	52	136,237	151,706	3,528	2.6%				0.0877		0.9123		7.50%	1.2880
	2011	99,004	34,976	482,233	487.1%	52	118,624	41,907	577,801	487.1%				0.0000		1.0000		7.50%	1.1982
	2012	105,545	144,534	350,878	332.4%	48	117,638	161,095	391,083	332.4%				0.0769		0.9231		7.50%	1.1146
	2013	110,174	290,343	441,742	400.9%	48	114,231	301,034	458,007	400.9%				0.0000		1.0000		7.50%	1.0368
	2014	106,085	362,164	273,294	257.6%	44	102,317	349,302	263,588	257.6%	1.0000	0.6425	1.0000	0.0801	0.0000	0.9199	0.9629	7.50%	0.9645
Projected	2015	102,108	371,783	271,574	266.0%	40	91,611	333,562	243,655	266.0%	1.0744	1.1014	1.0030	0.0881	0.0100	0.9028	0.8995	7.50%	0.8972
Future	2016	98,970	331,795	265,027	267.8%	36	82,601	276,916	221,192	267.8%	1.0871	1.0917	1.0067	0.0953	0.0000	0.9047	0.8879	7.50%	0.8346
Experience	2017	88,587	297,887	258,208	291.5%	32	68,776	231,271	200,466	291.5%	1.0000	1.0812	1.0067	0.1006	0.0000	0.8994	0.8951	7.50%	0.7764
	2018	78,788	284,814	249,062	316.1%	29	56,901	205,695	179,874	316.1%	1.0000	1.0773	1.0067	0.1060	0.0000	0.8940	0.8894	7.50%	0.7222
	2019	69,625	272,506	237,711	341.4%	26	46,775	183,075	159,699	341.4%	1.0000	1.0728	1.0067	0.1114	0.0000	0.8886	0.8837	7.50%	0.6718
	2020	61,127	260,080	226,184	370.0%	23	38,201	162,537	141,354	370.0%	1.0000	1.0765	1.0067	0.1170	0.0000	0.8830	0.8780	7.50%	0.6249
	2021	53,310	248,306	215,298	403.9%	20	30,992	144,352	125,163	403.9%	1.0000	1.0841	1.0067	0.1227	0.0000	0.8773	0.8721	7.50%	0.5813
	2022	46,173	237,030	205,683	445.5%	17	24,970	128,183	111,231	445.5%	1.0000	1.0956	1.0067	0.1287	0.0000	0.8713	0.8661	7.50%	0.5408
	2023	39,702	226,122	196,286	494.4%	15	19,973	113,753	98,744	494.4%	1.0000	1.1024	1.0067	0.1349	0.0000	0.8651	0.8599	7.50%	0.5031
	2024	33,879	215,413	186,405	550.2%	13	15,854	100,805	87,231	550.2%	1.0000	1.1054	1.0067	0.1415	0.0000	0.8585	0.8533	7.50%	0.4680
	2025	28,677	204,652	175,499	612.0%	11	12,483	89,088	76,397	612.0%	1.0000	1.1048	1.0067	0.1485	0.0000	0.8515	0.8464	7.50%	0.4353
	2026	24,065	193,414	162,550	675.5%	9	9,745	78,322	65,824	675.5%	1.0000	1.0963	1.0067	0.1557	0.0000	0.8443	0.8392	7.50%	0.4049
	2027	20,013	181,090	146,889	734.0%	8	7,539	68,215	55,332	734.0%	1.0000	1.0793	1.0067	0.1633	0.0000	0.8367	0.8316	7.50%	0.3767
	2028	16,485	167,408	130,035	788.8%	6	5,776	58,662	45,566	788.8%	1.0000	1.0675	1.0067	0.1712	0.0000	0.8288	0.8237	7.50%	0.3504
	2029	13,444	152,545	112,957	840.2%	5	4,382	49,724	36,820	840.2%	1.0000	1.0580	1.0067	0.1794	0.0000	0.8206	0.8155	7.50%	0.3260
	2030	10,851	136,897	96,341	887.8%	4	3,290	41,510	29,213	887.8%	1.0000	1.0496	1.0067	0.1878	0.0000	0.8122	0.8072	7.50%	0.3032
	2031	8,666	120,925	80,748	931.7%	3	2,445	34,109	22,776	931.7%	1.0000	1.0424	1.0067	0.1963	0.0000	0.8037	0.7986	7.50%	0.2821
	2032	6,846	105,133	66,544	972.0%	3	1,796	27,586	17,460	972.0%	1.0000	1.0362	1.0067	0.2051	0.0000	0.7949	0.7900	7.50%	0.2624
	2033	5,348	90,039	54,139	1012.3%	2	1,305	21,977	13,214	1012.3%	1.0000	1.0345	1.0067	0.2142	0.0000	0.7858	0.7812	7.50%	0.2441
	2034	4,129	76,076	43,543	1054.6%	2	937	17,273	9,887	1054.6%	1.0000	1.0348	1.0067	0.2236	0.0000	0.7764	0.7720	7.50%	0.2271
	2035	3,148	63,589	34,983	1111.2%	1	665	13,431	7,389	1111.2%	1.0000	1.0467	1.0067	0.2336	0.0000	0.7664	0.7625	7.50%	0.2112
	2036	2,368	52,745	28,168	1189.5%	1	465	10,363	5,534	1189.5%	1.0000	1.0633	1.0067	0.2442	0.0000	0.7558	0.7522	7.50%	0.1965
	2037	1,755	43,508	22,581	1287.0%	1	321	7,952	4,127	1287.0%	1.0000	1.0747	1.0067	0.2557	0.0000	0.7443	0.7410	7.50%	0.1828
	2038	1,278	35,636	17,653	1381.2%	1	217	6,059	3,001	1381.2%	1.0000	1.0660	1.0067	0.2681	0.0000	0.7319	0.7285	7.50%	0.1700
	2039	913	28,955	13,660	1495.8%	1	144	4,579	2,160	1495.8%	1.0000	1.0758	1.0067	0.2817	0.0000	0.7183	0.7145	7.50%	0.1582
	2040	638	23,318	10,316	1616.6%	1	94	3,431	1,518	1616.6%	1.0000	1.0735	1.0067	0.2965	0.0000	0.7035	0.6988	7.50%	0.1471
	2041	435	18,555	7,531	1732.4%	1	59	2,539	1,031	1732.4%	1.0000	1.0644	1.0067	0.3126	0.0000	0.6874	0.6812	7.50%	0.1369
	2042	288	14,536	5,287	1838.2%	1	37	1,851	673	1838.2%	1.0000	1.0539	1.0067	0.3300	0.0000	0.6700	0.6616	7.50%	0.1273
	2043	184	11,184	3,588	1949.3%	1	22	1,324	425	1949.3%	1.0000	1.0533	1.0067	0.3488	0.0000	0.6512	0.6400	7.50%	0.1184
	2044	113	8,445	2,331	2054.5%	1	12	930	257	2054.5%	1.0000	1.0469	1.0067	0.3689	0.0000	0.6311	0.6163	7.50%	0.1102
	2045	67	6,260	1,443	2153.7%	1	7	641	148	2153.7%	1.0000	1.0413	1.0067	0.3906	0.0000	0.6094	0.5908	7.50%	0.1025
	2046	38	4,553	847	2242.8%	1	4	434	81	2242.8%	1.0000	1.0344	1.0067	0.4139	0.0000	0.5861	0.5635	7.50%	0.0953
	2047	20	3,254	467	2312.6%	1	2	289	41	2312.6%	1.0000	1.0242	1.0067	0.4394	0.0000	0.5606	0.5348	7.50%	0.0887
	2048	10	2,290	240	2350.9%	1	1	189	20	2350.9%	1.0000	1.0097	1.0067	0.4676	0.0000	0.5324	0.5048	7.50%	0.0825
	2049	5	1,592	113	2340.3%	1	0	122	9	2340.3%	1.0000	0.9888	1.0067	0.4992	0.0000	0.5008	0.4738	7.50%	0.0767
	2050	2	1,098	48	2258.7%	1	0	78	3	2258.7%	1.0000	0.9587	1.0067	0.5347	0.0000	0.4653	0.4419	7.50%	0.0714
	2051	1	755	18	2085.2%	1	0	50	1	2085.2%	1.0000	0.9170	1.0067	0.5750	0.0000	0.4250	0.4092	7.50%	0.0664
	2052	0	520	6	1812.2%	1	0	32	0	1812.2%	1.0000	0.8633	1.0067	0.6210	0.0000	0.3790	0.3751	7.50%	0.0618
	2053	0	359	2	1462.3%	1	0	21	0	1462.3%	1.0000	0.8015	1.0067	0.6739	0.0000	0.3261	0.3378	7.50%	0.0575
	Past	2,069,199	1,266,230	1,942,486	93.9%	1,312	4,333,732	1,804,701	2,740,053	63.2%									
	Future	928,142	4,857,230	3,803,259	409.8%	369	630,722	2,770,232	2,231,104	353.7%									
	Lifetime	2,997,341	6,123,459	5,745,746	191.7%	1,681	4,964,454	4,574,933	4,971,156	100.1%									

Attachment 15
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC3+ Nursing Facility Only Policy Forms
Experience as of December 31, 2013

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	65,541,895
2	Active Life Reserves at 12/31/2013:	40,818,514
3	Present Value of Future Premium:	24,045,784
	Anticipated Loss Ratio = (1 - 2) / 3:	**102.8%**

Nationwide Experience
With 16.8% Increase

1	Present Value of Future Claims:	64,492,779
2	Active Life Reserves at 12/31/2013:	40,818,514
3	Present Value of Future Premium:	26,434,295
	Anticipated Loss Ratio = (1 - 2) / 3:	**89.6%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	2,268,575
2	Active Life Reserves at 12/31/2013:	1,411,177
3	Present Value of Future Premium:	573,110
	Anticipated Loss Ratio = (1 - 2) / 3:	**149.6%**

Virginia-Specific Experience
With 16.8% Increase

1	Present Value of Future Claims:	2,231,104
2	Active Life Reserves at 12/31/2013:	1,411,177
3	Present Value of Future Premium:	630,722
	Anticipated Loss Ratio = (1 - 2) / 3:	**130.0%**

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

Attachment 16
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	295,435	0	0	0.0%	413	1,210,394	0	0	0.0%				0.0143		0.9857		7.50%	4.0970
	1995	2,963,008	2,346	81,294	2.7%	2,064	11,292,484	8,942	309,823	2.7%				0.0310		0.9690		7.50%	3.8112
	1996	7,746,774	52,218	11,128	0.1%	4,227	27,464,332	185,126	39,453	0.1%				0.0424		0.9576		7.50%	3.5453
	1997	11,260,428	150,923	420,973	3.7%	4,452	37,135,952	497,730	1,388,335	3.7%				0.0544		0.9456		7.50%	3.2979
	1998	11,712,392	284,738	1,002,945	8.6%	4,556	35,931,619	873,526	3,076,865	8.6%				0.0479		0.9521		7.50%	3.0678
Historical	1999	11,745,902	554,945	1,231,845	10.5%	4,385	33,520,394	1,583,699	3,515,433	10.5%				0.0428		0.9572		7.50%	2.8538
Experience	2000	11,402,605	897,304	1,972,014	17.3%	4,253	30,270,412	2,382,067	5,235,090	17.3%				0.0301		0.9699		7.50%	2.6547
	2001	11,180,661	1,769,130	2,498,155	22.3%	4,118	27,610,436	4,368,833	6,169,147	22.3%				0.0317		0.9683		7.50%	2.4695
	2002	10,940,361	2,110,897	3,392,644	31.0%	3,982	25,132,113	4,849,135	7,793,555	31.0%				0.0330		0.9670		7.50%	2.2972
	2003	10,585,975	2,844,935	4,741,428	44.8%	3,837	22,621,413	6,079,407	10,132,066	44.8%				0.0364		0.9636		7.50%	2.1369
	2004	10,169,866	3,000,636	4,741,341	46.6%	3,652	20,216,020	5,964,770	9,425,005	46.6%				0.0482		0.9518		7.50%	1.9878
	2005	9,547,418	3,156,842	5,388,798	56.4%	3,441	17,654,600	5,837,472	9,964,691	56.4%				0.0578		0.9422		7.50%	1.8491
	2006	9,130,686	3,185,438	6,321,649	69.2%	3,291	15,706,047	5,479,395	10,874,113	69.2%				0.0436		0.9564		7.50%	1.7201
	2007	8,807,006	2,075,948	6,530,824	74.2%	3,133	14,092,346	3,321,784	10,450,161	74.2%				0.0480		0.9520		7.50%	1.6001
	2008	8,343,374	9,139,871	7,737,128	92.7%	2,936	12,419,047	13,604,626	11,516,654	92.7%				0.0629		0.9371		7.50%	1.4885
	2009	7,872,284	12,866,746	7,838,535	99.6%	2,758	10,900,310	17,815,861	10,853,580	99.6%				0.0606		0.9394		7.50%	1.3846
	2010	7,369,564	11,353,248	6,397,741	86.8%	2,549	9,492,299	14,623,447	8,240,551	86.8%				0.0758		0.9242		7.50%	1.2880
	2011	6,691,673	8,451,916	9,439,119	141.1%	2,338	8,017,811	10,126,895	11,309,740	141.1%				0.0828		0.9172		7.50%	1.1982
	2012	6,156,429	8,843,118	10,333,678	167.9%	2,144	6,861,855	9,856,395	11,517,749	167.9%				0.0830		0.9170		7.50%	1.1146
	2013	5,673,066	9,531,780	9,141,314	161.1%	1,975	5,881,960	9,882,760	9,477,916	161.1%				0.0788		0.9212		7.50%	1.0368
	2014	5,283,544	9,403,502	9,163,897	173.4%	1,818	5,095,902	9,069,542	8,838,447	173.4%	1.0000	1.0764	1.0000	0.0793	0.0000	0.9207	0.9313	7.50%	0.9645
Projected	2015	4,778,340	11,127,050	9,007,600	188.5%	1,658	4,287,107	9,983,144	8,081,583	188.5%	1.0000	1.0869	1.0000	0.0882	0.0000	0.9118	0.9044	7.50%	0.8972
Future	2016	4,275,918	11,036,972	8,657,759	202.5%	1,498	3,568,685	9,211,466	7,225,773	202.5%	1.0000	1.0741	1.0000	0.0963	0.0000	0.9037	0.8949	7.50%	0.8346
Experience	2017	3,791,711	10,186,993	8,207,334	216.5%	1,345	2,943,782	7,908,906	6,371,952	216.5%	1.0000	1.0690	1.0000	0.1024	0.0000	0.8976	0.8868	7.50%	0.7764
	2018	3,336,640	9,378,652	7,702,810	230.9%	1,199	2,409,746	6,773,331	5,563,026	230.9%	1.0000	1.0665	1.0000	0.1084	0.0000	0.8916	0.8800	7.50%	0.7222
	2019	2,914,539	8,602,012	7,180,411	246.4%	1,062	1,958,048	5,779,011	4,823,950	246.4%	1.0000	1.0672	1.0000	0.1142	0.0000	0.8858	0.8735	7.50%	0.6718
	2020	2,527,389	7,992,184	6,657,514	263.4%	935	1,579,491	4,994,712	4,160,610	263.4%	1.0000	1.0692	1.0000	0.1200	0.0000	0.8800	0.8672	7.50%	0.6249
	2021	2,175,418	7,421,260	6,130,544	281.8%	817	1,264,676	4,314,338	3,563,982	281.8%	1.0000	1.0698	1.0000	0.1261	0.0000	0.8739	0.8607	7.50%	0.5813
	2022	1,858,267	6,863,882	5,603,768	301.6%	709	1,004,931	3,711,914	3,030,458	301.6%	1.0000	1.0701	1.0000	0.1322	0.0000	0.8678	0.8542	7.50%	0.5408
	2023	1,575,062	6,310,647	5,084,409	322.8%	611	792,350	3,174,632	2,557,762	322.8%	1.0000	1.0705	1.0000	0.1385	0.0000	0.8615	0.8476	7.50%	0.5031
	2024	1,324,475	5,764,840	4,577,909	345.6%	522	619,805	2,697,729	2,142,290	345.6%	1.0000	1.0707	1.0000	0.1449	0.0000	0.8551	0.8409	7.50%	0.4680
	2025	1,104,797	5,232,471	4,094,801	370.6%	443	480,934	2,277,768	1,782,524	370.6%	1.0000	1.0723	1.0000	0.1514	0.0000	0.8486	0.8341	7.50%	0.4353
	2026	914,020	4,719,697	3,637,570	398.0%	373	370,126	1,911,210	1,473,009	398.0%	1.0000	1.0738	1.0000	0.1579	0.0000	0.8421	0.8273	7.50%	0.4049
	2027	749,918	4,230,483	3,207,381	427.7%	312	282,488	1,593,587	1,208,193	427.7%	1.0000	1.0747	1.0000	0.1644	0.0000	0.8356	0.8205	7.50%	0.3767
	2028	610,117	3,767,465	2,805,396	459.8%	259	213,791	1,320,160	983,040	459.8%	1.0000	1.0751	1.0000	0.1711	0.0000	0.8289	0.8136	7.50%	0.3504
	2029	492,176	3,332,483	2,435,812	494.9%	213	160,431	1,086,267	793,986	494.9%	1.0000	1.0763	1.0000	0.1777	0.0000	0.8223	0.8067	7.50%	0.3260
	2030	393,650	2,928,235	2,102,772	534.2%	173	119,363	887,905	637,606	534.2%	1.0000	1.0793	1.0000	0.1843	0.0000	0.8157	0.7998	7.50%	0.3032
	2031	312,153	2,556,497	1,802,703	577.5%	140	88,048	721,103	508,483	577.5%	1.0000	1.0811	1.0000	0.1909	0.0000	0.8091	0.7930	7.50%	0.2821
	2032	245,406	2,217,424	1,533,468	624.9%	113	64,391	581,825	402,363	624.9%	1.0000	1.0820	1.0000	0.1976	0.0000	0.8024	0.7862	7.50%	0.2624
	2033	191,279	1,910,928	1,296,894	678.0%	90	46,688	466,422	316,548	678.0%	1.0000	1.0850	1.0000	0.2042	0.0000	0.7958	0.7794	7.50%	0.2441
	2034	147,819	1,636,632	1,089,828	737.3%	71	33,563	371,602	247,448	737.3%	1.0000	1.0874	1.0000	0.2109	0.0000	0.7891	0.7728	7.50%	0.2271
	2035	113,269	1,393,906	911,689	804.9%	55	23,924	294,409	192,559	804.9%	1.0000	1.0917	1.0000	0.2174	0.0000	0.7826	0.7663	7.50%	0.2112
	2036	86,069	1,182,088	763,401	887.0%	43	16,911	232,252	149,990	887.0%	1.0000	1.1020	1.0000	0.2240	0.0000	0.7760	0.7599	7.50%	0.1965
	2037	64,864	1,000,175	640,757	987.8%	33	11,855	182,800	117,110	987.8%	1.0000	1.1137	1.0000	0.2304	0.0000	0.7696	0.7536	7.50%	0.1828
	2038	48,491	844,862	535,150	1103.6%	25	8,244	143,641	90,985	1103.6%	1.0000	1.1172	1.0000	0.2367	0.0000	0.7633	0.7476	7.50%	0.1700
	2039	35,968	712,317	446,310	1240.8%	19	5,689	112,657	70,586	1240.8%	1.0000	1.1244	1.0000	0.2428	0.0000	0.7572	0.7417	7.50%	0.1582
	2040	26,479	598,694	368,264	1390.8%	14	3,896	88,081	54,180	1390.8%	1.0000	1.1208	1.0000	0.2488	0.0000	0.7512	0.7362	7.50%	0.1471
	2041	19,353	500,549	301,000	1555.3%	11	2,649	68,504	41,194	1555.3%	1.0000	1.1183	1.0000	0.2546	0.0000	0.7454	0.7309	7.50%	0.1369
	2042	14,047	415,911	243,639	1734.4%	8	1,788	52,949	31,017	1734.4%	1.0000	1.1151	1.0000	0.2603	0.0000	0.7397	0.7258	7.50%	0.1273
	2043	10,129	343,333	195,929	1934.4%	6	1,200	40,660	23,203	1934.4%	1.0000	1.1153	1.0000	0.2660	0.0000	0.7340	0.7211	7.50%	0.1184
	2044	7,257	281,488	155,382	2141.2%	4	799	31,010	17,118	2141.2%	1.0000	1.1069	1.0000	0.2719	0.0000	0.7281	0.7164	7.50%	0.1102
	2045	5,166	229,060	121,942	2360.4%	3	529	23,474	12,496	2360.4%	1.0000	1.1024	1.0000	0.2780	0.0000	0.7220	0.7119	7.50%	0.1025
	2046	3,654	184,833	94,210	2577.9%	2	348	17,620	8,981	2577.9%	1.0000	1.0922	1.0000	0.2844	0.0000	0.7156	0.7074	7.50%	0.0953
	2047	2,568	147,884	72,315	2816.0%	2	228	13,114	6,413	2816.0%	1.0000	1.0923	1.0000	0.2913	0.0000	0.7087	0.7027	7.50%	0.0887
	2048	1,792	117,378	54,791	3057.8%	1	148	9,683	4,520	3057.8%	1.0000	1.0859	1.0000	0.2988	0.0000	0.7012	0.6978	7.50%	0.0825
	2049	1,241	92,490	41,305	3329.2%	1	95	7,097	3,170	3329.2%	1.0000	1.0888	1.0000	0.3068	0.0000	0.6932	0.6924	7.50%	0.0767
	2050	852	72,402	30,758	3611.1%	1	61	5,168	2,196	3611.1%	1.0000	1.0847	1.0000	0.3153	0.0000	0.6847	0.6865	7.50%	0.0714
	2051	579	56,244	22,418	3870.8%	1	38	3,735	1,489	3870.8%	1.0000	1.0719	1.0000	0.3245	0.0000	0.6755	0.6799	7.50%	0.0664
	2052	389	43,308	16,037	4118.2%	1	24	2,675	991	4118.2%	1.0000	1.0639	1.0000	0.3344	0.0000	0.6656	0.6724	7.50%	0.0618
	2053	258	33,084	11,567	4475.5%	1	15	1,901	665	4475.5%	1.0000	1.0868	1.0000	0.3452	0.0000	0.6548	0.6637	7.50%	0.0575
	Past	169,594,907	80,272,977	89,222,551	52.6%	64,504	373,431,845	117,341,871	141,289,928	37.8%									
	Future	39,445,062	134,870,315	107,007,444	271.3%	14,592	27,462,786	80,168,004	65,541,895	238.7%									
	Lifetime	209,039,969	215,143,292	196,229,995	93.9%	79,096	400,894,631	197,509,875	206,831,823	51.6%									

Attachment 17
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1994	21,324	0	0	0.0%	21	87,363	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1995	91,399	0	0	0.0%	44	348,335	0	0	0.0%				0.0222		0.9778		7.50%	3.8112
	1996	167,083	0	0	0.0%	85	592,354	0	0	0.0%				0.0341		0.9659		7.50%	3.5453
	1997	247,426	0	0	0.0%	85	815,989	0	0	0.0%				0.0230		0.9770		7.50%	3.2979
	1998	243,757	0	0	0.0%	84	747,805	0	0	0.0%				0.0118		0.9882		7.50%	3.0678
Historical	1999	243,317	1,870	1,863	0.8%	83	694,377	5,337	5,318	0.8%				0.0119		0.9881		7.50%	2.8538
Experience	2000	242,852	4,441	42,241	17.4%	82	644,697	11,789	112,137	17.4%				0.0120		0.9880		7.50%	2.6547
	2001	242,987	45,441	46,429	19.1%	82	600,053	112,215	114,657	19.1%				0.0000		1.0000		7.50%	2.4695
	2002	233,946	59,904	143,333	61.3%	78	537,418	137,612	329,264	61.3%				0.0488		0.9512		7.50%	2.2972
	2003	218,421	7,007	29,158	13.3%	75	466,748	14,974	62,309	13.3%				0.0385		0.9615		7.50%	2.1369
	2004	218,828	23,150	0	0.0%	75	434,994	46,018	0	0.0%				0.0000		1.0000		7.50%	1.9878
	2005	219,187	0	112,253	51.2%	71	405,309	0	207,572	51.2%				0.0533		0.9467		7.50%	1.8491
	2006	207,886	164,749	199,200	95.8%	67	357,593	283,391	342,652	95.8%				0.0563		0.9437		7.50%	1.7201
	2007	189,906	39,282	48,870	25.7%	64	303,875	62,856	78,199	25.7%				0.0448		0.9552		7.50%	1.6001
	2008	174,816	135,034	0	0.0%	59	260,212	200,997	0	0.0%				0.0781		0.9219		7.50%	1.4885
	2009	165,114	197,719	41,546	25.2%	57	228,624	273,770	57,526	25.2%				0.0339		0.9661		7.50%	1.3846
	2010	155,035	117,781	2,739	1.8%	52	199,691	151,706	3,528	1.8%				0.0877		0.9123		7.50%	1.2880
	2011	144,743	34,976	482,233	333.2%	52	173,428	41,907	577,801	333.2%				0.0000		1.0000		7.50%	1.1982
	2012	133,894	144,534	350,878	262.1%	48	149,236	161,095	391,083	262.1%				0.0769		0.9231		7.50%	1.1146
	2013	128,683	290,343	441,742	343.3%	48	133,422	301,034	458,007	343.3%				0.0000		1.0000		7.50%	1.0368
	2014	123,907	362,164	273,294	220.6%	44	119,507	349,302	263,588	220.6%	1.0000	0.6425	1.0000	0.0801	0.0000	0.9199	0.9629	7.50%	0.9645
Projected	2015	112,731	372,274	273,993	243.1%	40	101,142	334,003	245,826	243.1%	1.0000	1.1020	1.0000	0.0881	0.0000	0.9119	0.9098	7.50%	0.8972
Future	2016	101,678	333,786	270,454	266.0%	36	84,861	278,578	225,722	266.0%	1.0000	1.0944	1.0000	0.0953	0.0000	0.9047	0.9020	7.50%	0.8346
Experience	2017	91,010	301,429	263,495	289.5%	33	70,658	234,021	204,571	289.5%	1.0000	1.0885	1.0000	0.1006	0.0000	0.8994	0.8951	7.50%	0.7764
	2018	80,944	289,240	254,162	314.0%	29	58,458	208,891	183,558	314.0%	1.0000	1.0845	1.0000	0.1060	0.0000	0.8940	0.8894	7.50%	0.7222
	2019	71,530	277,296	242,579	339.1%	26	48,055	186,293	162,970	339.1%	1.0000	1.0800	1.0000	0.1114	0.0000	0.8886	0.8837	7.50%	0.6718
	2020	62,800	264,943	230,816	367.5%	23	39,247	165,576	144,248	367.5%	1.0000	1.0838	1.0000	0.1170	0.0000	0.8830	0.8780	7.50%	0.6249
	2021	54,769	253,095	219,707	401.2%	20	31,840	147,136	127,726	401.2%	1.0000	1.0914	1.0000	0.1227	0.0000	0.8773	0.8721	7.50%	0.5813
	2022	47,436	241,683	209,895	442.5%	18	25,653	130,700	113,509	442.5%	1.0000	1.1030	1.0000	0.1287	0.0000	0.8713	0.8661	7.50%	0.5408
	2023	40,789	230,615	200,305	491.1%	15	20,519	116,013	100,766	491.1%	1.0000	1.1098	1.0000	0.1349	0.0000	0.8651	0.8599	7.50%	0.5031
	2024	34,806	219,729	190,222	546.5%	13	16,288	102,825	89,017	546.5%	1.0000	1.1129	1.0000	0.1415	0.0000	0.8585	0.8533	7.50%	0.4680
	2025	29,461	208,775	179,093	607.9%	11	12,825	90,883	77,962	607.9%	1.0000	1.1123	1.0000	0.1485	0.0000	0.8515	0.8464	7.50%	0.4353
	2026	24,724	197,327	165,879	670.9%	9	10,012	79,906	67,172	670.9%	1.0000	1.1037	1.0000	0.1557	0.0000	0.8443	0.8392	7.50%	0.4049
	2027	20,561	184,763	149,897	729.1%	8	7,745	69,598	56,465	729.1%	1.0000	1.0866	1.0000	0.1633	0.0000	0.8367	0.8316	7.50%	0.3767
	2028	16,936	170,810	132,697	783.5%	7	5,934	59,853	46,499	783.5%	1.0000	1.0747	1.0000	0.1712	0.0000	0.8288	0.8237	7.50%	0.3504
	2029	13,812	155,649	115,270	834.6%	5	4,502	50,736	37,574	834.6%	1.0000	1.0652	1.0000	0.1794	0.0000	0.8206	0.8155	7.50%	0.3260
	2030	11,148	139,686	98,314	881.9%	4	3,380	42,356	29,811	881.9%	1.0000	1.0567	1.0000	0.1878	0.0000	0.8122	0.8072	7.50%	0.3032
	2031	8,904	123,391	82,401	925.5%	3	2,511	34,804	23,243	925.5%	1.0000	1.0495	1.0000	0.1963	0.0000	0.8037	0.7986	7.50%	0.2821
	2032	7,034	107,278	67,906	965.5%	3	1,846	28,149	17,818	965.5%	1.0000	1.0432	1.0000	0.2051	0.0000	0.7949	0.7900	7.50%	0.2624
	2033	5,494	91,877	55,247	1005.5%	2	1,341	22,426	13,485	1005.5%	1.0000	1.0415	1.0000	0.2142	0.0000	0.7858	0.7812	7.50%	0.2441
	2034	4,242	77,630	44,434	1047.5%	2	963	17,626	10,089	1047.5%	1.0000	1.0418	1.0000	0.2236	0.0000	0.7764	0.7720	7.50%	0.2271
	2035	3,234	64,889	35,700	1103.8%	1	683	13,705	7,540	1103.8%	1.0000	1.0537	1.0000	0.2336	0.0000	0.7664	0.7625	7.50%	0.2112
	2036	2,433	53,824	28,744	1181.5%	1	478	10,575	5,648	1181.5%	1.0000	1.0704	1.0000	0.2442	0.0000	0.7558	0.7522	7.50%	0.1965
	2037	1,803	44,398	23,044	1278.4%	1	329	8,115	4,212	1278.4%	1.0000	1.0820	1.0000	0.2557	0.0000	0.7443	0.7410	7.50%	0.1828
	2038	1,313	36,365	18,015	1371.9%	1	223	6,183	3,063	1371.9%	1.0000	1.0732	1.0000	0.2681	0.0000	0.7319	0.7285	7.50%	0.1700
	2039	938	29,547	13,940	1485.8%	1	148	4,673	2,205	1485.8%	1.0000	1.0830	1.0000	0.2817	0.0000	0.7183	0.7145	7.50%	0.1582
	2040	656	23,796	10,528	1605.8%	1	96	3,501	1,549	1605.8%	1.0000	1.0808	1.0000	0.2965	0.0000	0.7035	0.6988	7.50%	0.1471
	2041	447	18,934	7,685	1720.8%	1	61	2,591	1,052	1720.8%	1.0000	1.0716	1.0000	0.3126	0.0000	0.6874	0.6812	7.50%	0.1369
	2042	295	14,834	5,395	1825.8%	1	38	1,889	687	1825.8%	1.0000	1.0611	1.0000	0.3300	0.0000	0.6700	0.6616	7.50%	0.1273
	2043	189	11,413	3,661	1936.2%	1	22	1,352	434	1936.2%	1.0000	1.0604	1.0000	0.3488	0.0000	0.6512	0.6400	7.50%	0.1184
	2044	117	8,618	2,378	2040.8%	1	13	949	262	2040.8%	1.0000	1.0540	1.0000	0.3689	0.0000	0.6311	0.6163	7.50%	0.1102
	2045	69	6,388	1,473	2139.3%	1	7	655	151	2139.3%	1.0000	1.0483	1.0000	0.3906	0.0000	0.6094	0.5908	7.50%	0.1025
	2046	39	4,646	864	2227.7%	1	4	443	82	2227.7%	1.0000	1.0413	1.0000	0.4139	0.0000	0.5861	0.5635	7.50%	0.0953
	2047	21	3,320	477	2297.1%	1	2	294	42	2297.1%	1.0000	1.0311	1.0000	0.4394	0.0000	0.5606	0.5348	7.50%	0.0887
	2048	10	2,337	245	2335.1%	1	1	193	20	2335.1%	1.0000	1.0166	1.0000	0.4676	0.0000	0.5324	0.5048	7.50%	0.0825
	2049	5	1,625	115	2324.6%	1	0	125	9	2324.6%	1.0000	0.9955	1.0000	0.4992	0.0000	0.5008	0.4738	7.50%	0.0767
	2050	2	1,121	49	2243.6%	1	0	80	4	2243.6%	1.0000	0.9652	1.0000	0.5347	0.0000	0.4653	0.4419	7.50%	0.0714
	2051	1	771	19	2071.2%	1	0	51	1	2071.2%	1.0000	0.9232	1.0000	0.5750	0.0000	0.4250	0.4092	7.50%	0.0664
	2052	0	530	6	1800.1%	1	0	33	0	1800.1%	1.0000	0.8691	1.0000	0.6210	0.0000	0.3790	0.3751	7.50%	0.0618
	2053	0	367	2	1452.4%	1	0	21	0	1452.4%	1.0000	0.8069	1.0000	0.6739	0.0000	0.3261	0.3378	7.50%	0.0575
	Past	3,690,605	1,266,230	1,942,486	52.6%	1,312	8,181,525	1,804,701	2,740,053	33.5%									
	Future	976,286	4,931,164	3,872,402	396.6%	372	669,393	2,805,103	2,268,575	338.9%									
	Lifetime	4,666,891	6,197,393	5,814,889	124.6%	1,684	8,850,918	4,609,804	5,008,627	56.6%									

Attachment 18
MetLife Insurance Company USA
60/80 Test After Requested 16.8% Increase
Nationwide Experience for LTC3+ Nursing Facility Only Policy Forms

1	Accumulated value of earned premium	153,328,263	x	60%	=	91,996,958
2	Present value of future projected earned premium without the requested rate increase	26,795,746	x	60%	=	16,077,448
3a	Present value of future projected premium with the requested rate increase	30,163,083				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	3,367,337	x	80%	=	2,693,870
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**110,768,275**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					117,093,665
5b	Present value of future projected incurred claims without the inclusion of active life reserves					76,439,441
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**193,533,106**
7	Test: 6 is not less than 4					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	142,277	0	0	0.0%	142,277	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	1,426,937	2,346	81,294	5.7%	1,426,937	2,346	81,294	5.7%	1.000	5.1%	5.1%	1.000
	1996	3,730,721	52,218	11,128	0.3%	3,730,721	52,218	11,128	0.3%	1.000	1.8%	1.8%	1.000
	1997	5,422,839	150,923	420,973	7.8%	5,422,839	150,923	420,973	7.8%	1.000	4.7%	4.7%	1.000
	1998	5,640,497	284,738	1,002,945	17.8%	5,640,497	284,738	1,002,945	17.8%	1.000	8.8%	8.8%	1.000
Historical	1999	5,656,636	554,945	1,231,845	21.8%	5,656,636	554,945	1,231,845	21.8%	1.000	11.8%	11.8%	1.000
Experience	2000	5,491,309	897,304	1,972,014	35.9%	5,491,309	897,304	1,972,014	35.9%	1.000	15.9%	15.9%	1.000
	2001	5,384,424	1,769,130	2,498,155	46.4%	5,384,424	1,769,130	2,498,155	46.4%	1.000	20.0%	20.0%	1.000
	2002	5,268,700	2,110,897	3,392,644	64.4%	5,268,700	2,110,897	3,392,644	64.4%	1.000	24.9%	24.9%	1.000
	2003	5,098,033	2,844,935	4,741,428	93.0%	5,098,033	2,844,935	4,741,428	93.0%	1.000	31.0%	31.0%	1.000
	2004	5,754,062	3,000,636	4,741,341	82.4%	5,754,062	3,000,636	4,741,341	82.4%	1.000	35.4%	35.4%	1.000
	2005	6,391,055	3,156,842	5,388,798	84.3%	6,391,055	3,156,842	5,388,798	84.3%	1.000	39.4%	39.4%	1.000
	2006	6,112,094	3,185,438	6,321,649	103.4%	6,112,094	3,185,438	6,321,649	103.4%	1.000	43.8%	43.8%	1.000
	2007	5,895,422	2,075,948	6,530,824	110.8%	5,895,422	2,075,948	6,530,824	110.8%	1.000	47.6%	47.6%	1.000
	2008	5,585,067	9,139,871	7,737,128	138.5%	5,585,067	9,139,871	7,737,128	138.5%	1.000	52.0%	52.0%	1.000
	2009	5,269,718	12,866,746	7,838,535	148.7%	5,269,718	12,866,746	7,838,535	148.7%	1.000	55.9%	55.9%	1.000
	2010	5,601,027	11,353,248	6,397,741	114.2%	5,601,027	11,353,248	6,397,741	114.2%	1.000	58.1%	58.1%	1.000
	2011	5,859,075	8,451,916	9,439,119	161.1%	5,859,075	8,451,916	9,439,119	161.1%	1.000	61.8%	61.8%	1.000
	2012	5,390,428	8,843,118	10,333,678	191.7%	5,390,428	8,843,118	10,333,678	191.7%	1.000	65.7%	65.7%	1.000
	2013	4,967,206	9,531,780	9,141,314	184.0%	4,967,206	9,531,780	9,141,314	184.0%	1.000	68.7%	68.7%	1.000
	2014	4,626,149	9,403,502	9,163,897	198.1%	2,406,327	8,415,805	5,583,258	232.0%	0.854	71.4%	70.5%	1.013
Projected	2015	4,183,804	11,127,050	9,007,600	215.3%	1,934,246	8,864,957	5,033,716	260.2%	0.827	74.0%	72.1%	1.026
Future	2016	3,743,896	11,036,972	8,657,759	231.3%	1,539,632	7,833,788	4,503,687	292.5%	0.791	76.2%	73.4%	1.038
Experience	2017	3,319,935	10,186,993	8,207,334	247.2%	1,214,989	6,427,795	3,996,462	328.9%	0.752	78.2%	74.6%	1.049
	2018	2,921,485	9,378,652	7,702,810	263.7%	950,682	5,317,788	3,514,826	369.7%	0.713	80.0%	75.5%	1.059
	2019	2,551,904	8,602,012	7,180,411	281.4%	737,325	4,396,374	3,069,463	416.3%	0.676	81.6%	76.3%	1.069
	2020	2,212,924	7,992,184	6,657,514	300.8%	566,591	3,772,070	2,659,463	469.4%	0.641	82.9%	77.0%	1.077
	2021	1,904,746	7,421,260	6,130,544	321.9%	431,103	3,255,536	2,284,491	529.9%	0.607	84.1%	77.5%	1.085
	2022	1,627,056	6,863,882	5,603,768	344.4%	325,078	2,805,769	1,944,432	598.1%	0.576	85.1%	77.9%	1.092
	2023	1,379,088	6,310,647	5,084,409	368.7%	242,667	2,404,922	1,637,811	674.9%	0.546	86.0%	78.3%	1.098
	2024	1,159,680	5,764,840	4,577,909	394.8%	179,452	2,047,480	1,368,746	762.7%	0.518	86.7%	78.5%	1.104
	2025	967,335	5,232,471	4,094,801	423.3%	131,404	1,730,761	1,132,709	862.0%	0.491	87.3%	78.7%	1.109
	2026	800,295	4,719,697	3,637,570	454.5%	95,320	1,452,625	928,087	973.7%	0.467	87.8%	78.9%	1.113
	2027	656,611	4,230,483	3,207,381	488.5%	68,433	1,209,503	751,137	1097.6%	0.445	88.3%	79.0%	1.117
	2028	534,204	3,767,465	2,805,396	525.2%	48,591	998,005	600,338	1235.5%	0.425	88.6%	79.1%	1.120
	2029	430,938	3,332,483	2,435,812	565.2%	34,190	815,534	475,825	1391.7%	0.406	88.9%	79.2%	1.123
	2030	344,671	2,928,235	2,102,772	610.1%	23,878	660,685	374,311	1567.6%	0.389	89.1%	79.2%	1.125
	2031	273,314	2,556,497	1,802,703	659.6%	16,558	531,356	292,474	1766.3%	0.373	89.3%	79.3%	1.127
	2032	214,871	2,217,424	1,533,468	713.7%	11,417	424,672	227,142	1989.6%	0.359	89.5%	79.3%	1.128
	2033	167,479	1,910,928	1,296,894	774.4%	7,853	337,759	175,711	2237.5%	0.346	89.6%	79.3%	1.130
	2034	129,427	1,636,632	1,089,828	842.0%	5,391	267,715	135,554	2514.4%	0.335	89.7%	79.3%	1.131
	2035	99,176	1,393,906	911,689	919.3%	3,690	211,595	104,057	2820.1%	0.326	89.8%	79.3%	1.132
	2036	75,360	1,182,088	763,401	1013.0%	2,517	166,790	79,350	3152.4%	0.321	89.8%	79.4%	1.132
	2037	56,794	1,000,175	640,757	1128.2%	1,714	131,092	60,149	3508.5%	0.322	89.9%	79.4%	1.133
	2038	42,458	844,862	535,150	1260.4%	1,172	102,771	45,485	3880.3%	0.325	89.9%	79.4%	1.133
	2039	31,493	712,317	446,310	1417.2%	798	80,357	34,087	4270.9%	0.332	90.0%	79.4%	1.133
	2040	23,184	598,694	368,264	1588.4%	540	62,571	25,240	4674.9%	0.340	90.0%	79.4%	1.134
	2041	16,945	500,549	301,000	1776.4%	361	48,477	18,447	5104.5%	0.348	90.0%	79.4%	1.134
	2042	12,299	415,911	243,639	1980.9%	241	37,396	13,316	5532.8%	0.358	90.0%	79.4%	1.134
	2043	8,869	343,333	195,929	2209.3%	158	28,695	9,425	5969.9%	0.370	90.0%	79.4%	1.134
	2044	6,354	281,488	155,382	2445.5%	101	21,874	6,484	6397.4%	0.382	90.0%	79.4%	1.134
	2045	4,523	229,060	121,942	2695.8%	63	16,525	4,268	6795.6%	0.397	90.0%	79.4%	1.134
	2046	3,200	184,833	94,210	2944.3%	38	12,355	2,744	7245.8%	0.406	90.0%	79.4%	1.134
	2047	2,248	147,884	72,315	3216.2%	22	9,157	1,671	7605.4%	0.423	90.0%	79.4%	1.134
	2048	1,569	117,378	54,791	3492.3%	12	6,757	1,000	8042.3%	0.434	90.0%	79.4%	1.134
	2049	1,086	92,490	41,305	3802.3%	7	4,996	538	8124.0%	0.468	90.0%	79.4%	1.134
	2050	746	72,402	30,758	4124.2%	3	3,715	245	7993.5%	0.516	90.0%	79.4%	1.134
	2051	507	56,244	22,418	4420.8%	1	2,778	74	7456.3%	0.593	90.0%	79.4%	1.134
	2052	341	43,308	16,037	4703.4%	0	2,085	7	4500.3%	1.045	90.0%	79.4%	1.134
	2053	226	33,084	11,567	5111.5%	0	1,575	0	0.0%	0.000	90.0%	79.4%	1.134
	Past	100,087,527	80,272,977	89,222,551	89.1%	100,087,527	80,272,977	89,222,551	89.1%	1.000	68.7%	68.7%	1.000
TOTALS	Future	34,537,190	134,870,315	107,007,444	309.8%	10,982,566	64,922,460	41,096,227	374.2%	0.828	272.6%	333.9%	0.816
	Lifetime	134,624,717	215,143,292	196,229,995	145.8%	111,070,093	145,195,437	130,318,778	117.3%	1.242	90.0%	79.4%	1.134

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	142,277	0	0	0.0%	142,277	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	1,426,937	2,346	81,294	5.7%	1,426,937	2,346	81,294	5.7%	1.000	5.1%	5.1%	1.000
	1996	3,730,721	52,218	11,128	0.3%	3,730,721	52,218	11,128	0.3%	1.000	1.8%	1.8%	1.000
	1997	5,422,839	150,923	420,973	7.8%	5,422,839	150,923	420,973	7.8%	1.000	4.7%	4.7%	1.000
	1998	5,640,497	284,738	1,002,945	17.8%	5,640,497	284,738	1,002,945	17.8%	1.000	8.8%	8.8%	1.000
Historical	1999	5,656,636	554,945	1,231,845	21.8%	5,656,636	554,945	1,231,845	21.8%	1.000	11.8%	11.8%	1.000
Experience	2000	5,491,309	897,304	1,972,014	35.9%	5,491,309	897,304	1,972,014	35.9%	1.000	15.9%	15.9%	1.000
	2001	5,384,424	1,769,130	2,498,155	46.4%	5,384,424	1,769,130	2,498,155	46.4%	1.000	20.0%	20.0%	1.000
	2002	5,268,700	2,110,897	3,392,644	64.4%	5,268,700	2,110,897	3,392,644	64.4%	1.000	24.9%	24.9%	1.000
	2003	5,098,033	2,844,935	4,741,428	93.0%	5,098,033	2,844,935	4,741,428	93.0%	1.000	31.0%	31.0%	1.000
	2004	5,754,062	3,000,636	4,741,341	82.4%	5,754,062	3,000,636	4,741,341	82.4%	1.000	35.4%	35.4%	1.000
	2005	6,391,055	3,156,842	5,388,798	84.3%	6,391,055	3,156,842	5,388,798	84.3%	1.000	39.4%	39.4%	1.000
	2006	6,112,094	3,185,438	6,321,649	103.4%	6,112,094	3,185,438	6,321,649	103.4%	1.000	43.8%	43.8%	1.000
	2007	5,895,422	2,075,948	6,530,824	110.8%	5,895,422	2,075,948	6,530,824	110.8%	1.000	47.6%	47.6%	1.000
	2008	5,585,067	9,139,871	7,737,128	138.5%	5,585,067	9,139,871	7,737,128	138.5%	1.000	52.0%	52.0%	1.000
	2009	5,269,718	12,866,746	7,838,535	148.7%	5,269,718	12,866,746	7,838,535	148.7%	1.000	55.9%	55.9%	1.000
	2010	5,601,027	11,353,248	6,397,741	114.2%	5,601,027	11,353,248	6,397,741	114.2%	1.000	58.1%	58.1%	1.000
	2011	5,859,075	8,451,916	9,439,119	161.1%	5,859,075	8,451,916	9,439,119	161.1%	1.000	61.8%	61.8%	1.000
	2012	5,390,428	8,843,118	10,333,678	191.7%	5,390,428	8,843,118	10,333,678	191.7%	1.000	65.7%	65.7%	1.000
	2013	4,967,206	9,531,780	9,141,314	184.0%	4,967,206	9,531,780	9,141,314	184.0%	1.000	68.7%	68.7%	1.000
	2014	4,626,149	9,403,502	9,163,897	198.1%	2,406,327	8,415,805	5,583,258	232.0%	0.854	71.4%	70.5%	1.013
Projected	2015	4,430,629	11,109,746	8,925,737	201.5%	1,934,246	8,864,957	5,033,716	260.2%	0.774	73.9%	72.1%	1.025
Future	2016	4,256,412	10,969,944	8,484,028	199.3%	1,539,632	7,833,788	4,503,687	292.5%	0.681	75.9%	73.4%	1.034
Experience	2017	3,774,414	10,068,647	8,042,642	213.1%	1,214,989	6,427,795	3,996,462	328.9%	0.648	77.7%	74.6%	1.042
	2018	3,321,418	9,233,638	7,548,242	227.3%	950,682	5,317,788	3,514,826	369.7%	0.615	79.3%	75.5%	1.051
	2019	2,901,243	8,449,306	7,036,326	242.5%	737,325	4,396,374	3,069,463	416.3%	0.583	80.8%	76.3%	1.058
	2020	2,515,860	7,841,907	6,523,921	259.3%	566,591	3,772,070	2,659,463	469.4%	0.552	82.0%	77.0%	1.065
	2021	2,165,493	7,278,000	6,007,525	277.4%	431,103	3,255,536	2,284,491	529.9%	0.524	83.1%	77.5%	1.072
	2022	1,849,789	6,729,855	5,491,320	296.9%	325,078	2,805,769	1,944,432	598.1%	0.496	84.0%	77.9%	1.078
	2023	1,567,877	6,186,469	4,982,383	317.8%	242,667	2,404,922	1,637,811	674.9%	0.471	84.8%	78.3%	1.084
	2024	1,318,433	5,650,804	4,486,047	340.3%	179,452	2,047,480	1,368,746	762.7%	0.446	85.5%	78.5%	1.089
	2025	1,099,757	5,128,586	4,012,633	364.9%	131,404	1,730,761	1,132,709	862.0%	0.423	86.1%	78.7%	1.093
	2026	909,851	4,625,757	3,564,577	391.8%	95,320	1,452,625	928,087	973.7%	0.402	86.6%	78.9%	1.097
	2027	746,497	4,146,132	3,143,021	421.0%	68,433	1,209,503	751,137	1097.6%	0.384	87.0%	79.0%	1.100
	2028	607,334	3,692,249	2,749,101	452.7%	48,591	998,005	600,338	1235.5%	0.366	87.3%	79.1%	1.103
	2029	489,931	3,265,882	2,386,934	487.2%	34,190	815,534	475,825	1391.7%	0.350	87.6%	79.2%	1.106
	2030	391,854	2,869,664	2,060,577	525.9%	23,878	660,685	374,311	1567.6%	0.335	87.8%	79.2%	1.108
	2031	310,729	2,505,327	1,766,529	568.5%	16,558	531,356	292,474	1766.3%	0.322	88.0%	79.3%	1.110
	2032	244,286	2,173,015	1,502,697	615.1%	11,417	424,672	227,142	1989.6%	0.309	88.1%	79.3%	1.111
	2033	190,406	1,872,640	1,270,870	667.5%	7,853	337,759	175,711	2237.5%	0.298	88.3%	79.3%	1.113
	2034	147,145	1,603,828	1,067,960	725.8%	5,391	267,715	135,554	2514.4%	0.289	88.3%	79.3%	1.114
	2035	112,752	1,365,959	893,395	792.4%	3,690	211,595	104,057	2820.1%	0.281	88.4%	79.3%	1.114
	2036	85,677	1,158,383	748,082	873.1%	2,517	166,790	79,350	3152.4%	0.277	88.5%	79.4%	1.115
	2037	64,569	980,114	627,899	972.5%	1,714	131,092	60,149	3508.5%	0.277	88.5%	79.4%	1.115
	2038	48,270	827,914	524,411	1086.4%	1,172	102,771	45,485	3880.3%	0.280	88.6%	79.4%	1.116
	2039	35,804	698,027	437,354	1221.5%	798	80,357	34,087	4270.9%	0.286	88.6%	79.4%	1.116
	2040	26,358	586,682	360,875	1369.1%	540	62,571	25,240	4674.9%	0.293	88.6%	79.4%	1.116
	2041	19,264	490,506	294,960	1531.1%	361	48,477	18,447	5104.5%	0.300	88.6%	79.4%	1.117
	2042	13,983	407,565	238,750	1707.4%	241	37,396	13,316	5532.8%	0.309	88.6%	79.4%	1.117
	2043	10,083	336,443	191,998	1904.2%	158	28,695	9,425	5969.9%	0.319	88.6%	79.4%	1.117
	2044	7,224	275,840	152,264	2107.8%	101	21,874	6,484	6397.4%	0.329	88.6%	79.4%	1.117
	2045	5,143	224,463	119,495	2323.6%	63	16,525	4,268	6795.6%	0.342	88.7%	79.4%	1.117
	2046	3,638	181,124	92,320	2537.8%	38	12,355	2,744	7245.8%	0.350	88.7%	79.4%	1.117
	2047	2,556	144,917	70,864	2772.1%	22	9,157	1,671	7605.4%	0.364	88.7%	79.4%	1.117
	2048	1,784	115,023	53,691	3010.2%	12	6,757	1,000	8042.3%	0.374	88.7%	79.4%	1.117
	2049	1,235	90,634	40,476	3277.4%	7	4,996	538	8124.0%	0.403	88.7%	79.4%	1.117
	2050	848	70,949	30,141	3554.8%	3	3,715	245	7993.5%	0.445	88.7%	79.4%	1.117
	2051	577	55,115	21,968	3810.5%	1	2,778	74	7456.3%	0.511	88.7%	79.4%	1.117
	2052	388	42,439	15,715	4054.1%	0	2,085	7	4500.3%	0.901	88.7%	79.4%	1.117
	2053	257	32,420	11,334	4405.8%	0	1,575	0	0.0%	0.000	88.7%	79.4%	1.117
	Past	100,087,527	80,272,977	89,222,551	89.1%	100,087,527	80,272,977	89,222,551	89.1%	1.000	68.7%	68.7%	1.000
TOTALS	Future	38,305,914	132,889,413	105,142,958	274.5%	10,982,566	64,922,460	41,096,227	374.2%	0.734	244.0%	333.9%	0.731
	Lifetime	138,393,441	213,162,390	194,365,509	140.4%	111,070,093	145,195,437	130,318,778	117.3%	1.197	88.7%	79.4%	1.117

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	10,269	0	0	0.0%	10,269	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	44,165	0	0	0.0%	44,165	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1996	80,545	0	0	0.0%	80,545	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1997	119,159	0	0	0.0%	119,159	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	117,532	0	0	0.0%	117,532	0	0	0.0%	0.000	0.0%	0.0%	0.000
Historical	1999	117,179	1,870	1,863	1.6%	117,179	1,870	1,863	1.6%	1.000	0.3%	0.3%	1.000
Experience	2000	117,243	4,441	42,241	36.0%	117,243	4,441	42,241	36.0%	1.000	6.2%	6.2%	1.000
	2001	117,028	45,441	46,429	39.7%	117,028	45,441	46,429	39.7%	1.000	10.6%	10.6%	1.000
	2002	113,057	59,904	143,333	126.8%	113,057	59,904	143,333	126.8%	1.000	23.0%	23.0%	1.000
	2003	105,504	7,007	29,158	27.6%	105,504	7,007	29,158	27.6%	1.000	23.4%	23.4%	1.000
	2004	105,384	23,150	0	0.0%	105,384	23,150	0	0.0%	0.000	21.7%	21.7%	1.000
	2005	108,565	0	112,253	103.4%	108,565	0	112,253	103.4%	1.000	27.0%	27.0%	1.000
	2006	132,244	164,749	199,200	150.6%	132,244	164,749	199,200	150.6%	1.000	35.5%	35.5%	1.000
	2007	129,711	39,282	48,870	37.7%	129,711	39,282	48,870	37.7%	1.000	35.6%	35.6%	1.000
	2008	119,444	135,034	0	0.0%	119,444	135,034	0	0.0%	0.000	33.9%	33.9%	1.000
	2009	111,675	197,719	41,546	37.2%	111,675	197,719	41,546	37.2%	1.000	34.0%	34.0%	1.000
	2010	105,771	117,781	2,739	2.6%	105,771	117,781	2,739	2.6%	1.000	33.0%	33.0%	1.000
	2011	99,004	34,976	482,233	487.1%	99,004	34,976	482,233	487.1%	1.000	46.1%	46.1%	1.000
	2012	105,545	144,534	350,878	332.4%	105,545	144,534	350,878	332.4%	1.000	54.1%	54.1%	1.000
	2013	110,174	290,343	441,742	400.9%	110,174	290,343	441,742	400.9%	1.000	63.2%	63.2%	1.000
	2014	106,085	362,164	273,294	257.6%	56,867	334,134	153,930	270.7%	0.952	67.7%	65.8%	1.029
Projected	2015	96,516	372,274	273,993	283.9%	46,699	302,286	143,981	308.3%	0.921	71.8%	68.1%	1.055
Future	2016	87,053	333,786	270,454	310.7%	37,984	233,486	133,450	351.3%	0.884	75.6%	70.1%	1.078
Experience	2017	77,920	301,429	263,495	338.2%	30,576	182,085	122,652	401.1%	0.843	79.0%	71.9%	1.100
	2018	69,301	289,240	254,162	366.7%	24,329	157,243	111,550	458.5%	0.800	82.1%	73.4%	1.119
	2019	61,241	277,296	242,579	396.1%	19,114	137,812	100,516	525.9%	0.753	84.8%	74.7%	1.136
	2020	53,767	264,943	230,816	429.3%	14,831	121,659	89,610	604.2%	0.710	87.2%	75.8%	1.152
	2021	46,891	253,095	219,707	468.5%	11,408	107,852	79,051	692.9%	0.676	89.4%	76.7%	1.166
	2022	40,613	241,683	209,895	516.8%	8,732	95,467	69,052	790.8%	0.654	91.3%	77.4%	1.180
	2023	34,922	230,615	200,305	573.6%	6,678	84,145	59,724	894.4%	0.641	93.1%	78.0%	1.193
	2024	29,800	219,729	190,222	638.3%	5,058	73,734	51,016	1008.7%	0.633	94.7%	78.5%	1.206
	2025	25,224	208,775	179,093	710.0%	3,782	64,080	42,902	1134.3%	0.626	96.0%	78.9%	1.218
	2026	21,168	197,327	165,879	783.6%	2,781	55,170	35,331	1270.2%	0.617	97.3%	79.2%	1.228
	2027	17,603	184,763	149,897	851.5%	2,014	46,934	28,423	1411.0%	0.603	98.3%	79.4%	1.238
	2028	14,500	170,810	132,697	915.2%	1,431	39,363	22,247	1554.9%	0.589	99.1%	79.6%	1.246
	2029	11,825	155,649	115,270	974.8%	995	32,483	16,980	1707.2%	0.571	99.8%	79.7%	1.253
	2030	9,545	139,686	98,314	1030.0%	673	26,359	12,609	1872.9%	0.550	100.4%	79.8%	1.258
	2031	7,623	123,391	82,401	1081.0%	437	21,011	8,945	2048.3%	0.528	100.8%	79.8%	1.263
	2032	6,022	107,278	67,906	1127.6%	269	16,400	5,962	2219.9%	0.508	101.1%	79.8%	1.267
	2033	4,704	91,877	55,247	1174.5%	153	12,500	3,682	2402.5%	0.489	101.4%	79.9%	1.269
	2034	3,632	77,630	44,434	1223.5%	81	9,311	2,109	2614.2%	0.468	101.6%	79.9%	1.272
	2035	2,769	64,889	35,700	1289.2%	40	6,803	1,132	2838.6%	0.454	101.7%	79.9%	1.273
	2036	2,083	53,824	28,744	1380.0%	18	4,891	529	2953.7%	0.467	101.8%	79.9%	1.275
	2037	1,543	44,398	23,044	1493.1%	7	3,460	196	2820.6%	0.529	101.9%	79.9%	1.276
	2038	1,124	36,365	18,015	1602.4%	3	2,417	55	2095.1%	0.765	101.9%	79.9%	1.276
	2039	803	29,547	13,940	1735.4%	1	1,687	14	1391.4%	1.247	102.0%	79.9%	1.277
	2040	561	23,796	10,528	1875.6%	0	1,188	4	1421.3%	1.320	102.0%	79.9%	1.277
	2041	382	18,934	7,685	2009.9%	0	848	0	0.0%	0.000	102.0%	79.9%	1.278
	2042	253	14,834	5,395	2132.6%	0	615	0	0.0%	0.000	102.1%	79.9%	1.278
	2043	162	11,413	3,661	2261.5%	0	450	0	0.0%	0.000	102.1%	79.9%	1.278
	2044	100	8,618	2,378	2383.6%	0	332	0	0.0%	0.000	102.1%	79.9%	1.278
	2045	59	6,388	1,473	2498.7%	0	245	0	0.0%	0.000	102.1%	79.9%	1.278
	2046	33	4,646	864	2602.0%	0	179	0	0.0%	0.000	102.1%	79.9%	1.278
	2047	18	3,320	477	2683.0%	0	129	0	0.0%	0.000	102.1%	79.9%	1.278
	2048	9	2,337	245	2727.4%	0	92	0	0.0%	0.000	102.1%	79.9%	1.278
	2049	4	1,625	115	2715.1%	0	64	0	0.0%	0.000	102.1%	79.9%	1.278
	2050	2	1,121	49	2620.5%	0	44	0	0.0%	0.000	102.1%	79.9%	1.278
	2051	1	771	19	2419.2%	0	30	0	0.0%	0.000	102.1%	79.9%	1.278
	2052	0	530	6	2102.5%	0	20	0	0.0%	0.000	102.1%	79.9%	1.278
	2053	0	367	2	1696.5%	0	13	0	0.0%	0.000	102.1%	79.9%	1.278
	Past	2,069,199	1,266,230	1,942,486	93.9%	2,069,199	1,266,230	1,942,486	93.9%	1.000	63.2%	63.2%	1.000
TOTALS	Future	835,861	4,931,164	3,872,402	463.3%	274,961	2,177,019	1,295,654	471.2%	0.983	395.8%	417.4%	0.948
	Lifetime	2,905,060	6,197,393	5,814,889	200.2%	2,344,160	3,443,248	3,238,140	138.1%	1.449	102.1%	79.9%	1.278

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1994	10,269	0	0	0.0%	10,269	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	44,165	0	0	0.0%	44,165	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1996	80,545	0	0	0.0%	80,545	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1997	119,159	0	0	0.0%	119,159	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	117,532	0	0	0.0%	117,532	0	0	0.0%	0.000	0.0%	0.0%	0.000
Historical	1999	117,179	1,870	1,863	1.6%	117,179	1,870	1,863	1.6%	1.000	0.3%	0.3%	1.000
Experience	2000	117,243	4,441	42,241	36.0%	117,243	4,441	42,241	36.0%	1.000	6.2%	6.2%	1.000
	2001	117,028	45,441	46,429	39.7%	117,028	45,441	46,429	39.7%	1.000	10.6%	10.6%	1.000
	2002	113,057	59,904	143,333	126.8%	113,057	59,904	143,333	126.8%	1.000	23.0%	23.0%	1.000
	2003	105,504	7,007	29,158	27.6%	105,504	7,007	29,158	27.6%	1.000	23.4%	23.4%	1.000
	2004	105,384	23,150	0	0.0%	105,384	23,150	0	0.0%	0.000	21.7%	21.7%	1.000
	2005	108,565	0	112,253	103.4%	108,565	0	112,253	103.4%	1.000	27.0%	27.0%	1.000
	2006	132,244	164,749	199,200	150.6%	132,244	164,749	199,200	150.6%	1.000	35.5%	35.5%	1.000
	2007	129,711	39,282	48,870	37.7%	129,711	39,282	48,870	37.7%	1.000	35.6%	35.6%	1.000
	2008	119,444	135,034	0	0.0%	119,444	135,034	0	0.0%	0.000	33.9%	33.9%	1.000
	2009	111,675	197,719	41,546	37.2%	111,675	197,719	41,546	37.2%	1.000	34.0%	34.0%	1.000
	2010	105,771	117,781	2,739	2.6%	105,771	117,781	2,739	2.6%	1.000	33.0%	33.0%	1.000
	2011	99,004	34,976	482,233	487.1%	99,004	34,976	482,233	487.1%	1.000	46.1%	46.1%	1.000
	2012	105,545	144,534	350,878	332.4%	105,545	144,534	350,878	332.4%	1.000	54.1%	54.1%	1.000
	2013	110,174	290,343	441,742	400.9%	110,174	290,343	441,742	400.9%	1.000	63.2%	63.2%	1.000
	2014	106,085	362,164	273,294	257.6%	56,867	334,134	153,930	270.7%	0.952	67.7%	65.8%	1.029
Projected	2015	102,108	371,783	271,574	266.0%	46,699	302,286	143,981	308.3%	0.863	71.7%	68.1%	1.053
Future	2016	98,970	331,795	265,027	267.8%	37,984	233,486	133,450	351.3%	0.762	75.2%	70.1%	1.073
Experience	2017	88,587	297,887	258,208	291.5%	30,576	182,085	122,652	401.1%	0.727	78.4%	71.9%	1.091
	2018	78,788	284,814	249,062	316.1%	24,329	157,243	111,550	458.5%	0.689	81.3%	73.4%	1.107
	2019	69,625	272,506	237,711	341.4%	19,114	137,812	100,516	525.9%	0.649	83.8%	74.7%	1.122
	2020	61,127	260,080	226,184	370.0%	14,831	121,659	89,610	604.2%	0.612	86.1%	75.8%	1.136
	2021	53,310	248,306	215,298	403.9%	11,408	107,852	79,051	692.9%	0.583	88.1%	76.7%	1.149
	2022	46,173	237,030	205,683	445.5%	8,732	95,467	69,052	790.8%	0.563	89.9%	77.4%	1.162
	2023	39,702	226,122	196,286	494.4%	6,678	84,145	59,724	894.4%	0.553	91.6%	78.0%	1.174
	2024	33,879	215,413	186,405	550.2%	5,058	73,734	51,016	1008.7%	0.545	93.1%	78.5%	1.186
	2025	28,677	204,652	175,499	612.0%	3,782	64,080	42,902	1134.3%	0.540	94.4%	78.9%	1.197
	2026	24,065	193,414	162,550	675.5%	2,781	55,170	35,331	1270.2%	0.532	95.5%	79.2%	1.207
	2027	20,013	181,090	146,889	734.0%	2,014	46,934	28,423	1411.0%	0.520	96.5%	79.4%	1.216
	2028	16,485	167,408	130,035	788.8%	1,431	39,363	22,247	1554.9%	0.507	97.3%	79.6%	1.223
	2029	13,444	152,545	112,957	840.2%	995	32,483	16,980	1707.2%	0.492	98.0%	79.7%	1.230
	2030	10,851	136,897	96,341	887.8%	673	26,359	12,609	1872.9%	0.474	98.5%	79.8%	1.235
	2031	8,666	120,925	80,748	931.7%	437	21,011	8,945	2048.3%	0.455	98.9%	79.8%	1.239
	2032	6,846	105,133	66,544	972.0%	269	16,400	5,962	2219.9%	0.438	99.2%	79.8%	1.243
	2033	5,348	90,039	54,139	1012.3%	153	12,500	3,682	2402.5%	0.421	99.5%	79.9%	1.246
	2034	4,129	76,076	43,543	1054.6%	81	9,311	2,109	2614.2%	0.403	99.6%	79.9%	1.248
	2035	3,148	63,589	34,983	1111.2%	40	6,803	1,132	2838.6%	0.391	99.8%	79.9%	1.249
	2036	2,368	52,745	28,168	1189.5%	18	4,891	529	2953.7%	0.403	99.9%	79.9%	1.250
	2037	1,755	43,508	22,581	1287.0%	7	3,460	196	2820.6%	0.456	100.0%	79.9%	1.251
	2038	1,278	35,636	17,653	1381.2%	3	2,417	55	2095.1%	0.659	100.0%	79.9%	1.252
	2039	913	28,955	13,660	1495.8%	1	1,687	14	1391.4%	1.075	100.1%	79.9%	1.253
	2040	638	23,318	10,316	1616.6%	0	1,188	4	1421.3%	1.137	100.1%	79.9%	1.253
	2041	435	18,555	7,531	1732.4%	0	848	0	0.0%	0.000	100.1%	79.9%	1.253
	2042	288	14,536	5,287	1838.2%	0	615	0	0.0%	0.000	100.1%	79.9%	1.253
	2043	184	11,184	3,588	1949.3%	0	450	0	0.0%	0.000	100.1%	79.9%	1.254
	2044	113	8,445	2,331	2054.5%	0	332	0	0.0%	0.000	100.1%	79.9%	1.254
	2045	67	6,260	1,443	2153.7%	0	245	0	0.0%	0.000	100.1%	79.9%	1.254
	2046	38	4,553	847	2242.8%	0	179	0	0.0%	0.000	100.1%	79.9%	1.254
	2047	20	3,254	467	2312.6%	0	129	0	0.0%	0.000	100.1%	79.9%	1.254
	2048	10	2,290	240	2350.9%	0	92	0	0.0%	0.000	100.1%	79.9%	1.254
	2049	5	1,592	113	2340.3%	0	64	0	0.0%	0.000	100.1%	79.9%	1.254
	2050	2	1,098	48	2258.7%	0	44	0	0.0%	0.000	100.1%	79.9%	1.254
	2051	1	755	18	2085.2%	0	30	0	0.0%	0.000	100.1%	79.9%	1.254
	2052	0	520	6	1812.2%	0	20	0	0.0%	0.000	100.1%	79.9%	1.254
	2053	0	359	2	1462.3%	0	13	0	0.0%	0.000	100.1%	79.9%	1.254
	Past	2,069,199	1,266,230	1,942,486	93.9%	2,069,199	1,266,230	1,942,486	93.9%	1.000	63.2%	63.2%	1.000
TOTALS	Future	928,142	4,857,230	3,803,259	409.8%	274,961	2,177,019	1,295,654	471.2%	0.870	353.7%	417.4%	0.848
	Lifetime	2,997,341	6,123,459	5,745,746	191.7%	2,344,160	3,443,248	3,238,140	138.1%	1.388	100.1%	79.9%	1.254

MetLife Insurance Company USA

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

OPTIONAL LIMITED BENEFIT ENDORSEMENT

This Endorsement adds the following Optional Limited Benefit to the Policy

The Benefit

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

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

Limited Benefit Allowance

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

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

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

Conditions

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

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

Payment Limitations

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

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

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

Signed for MetLife Insurance Company USA

[signature
NAME
Current Officer]

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

COVERAGE AMENDMENT RIDER

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

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

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

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

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

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

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

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

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

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

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

Signed for MetLife Insurance Company USA

[Secretary]

[SIGNATURE]

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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-129963541

Policy Forms:	Nursing Facility Only	H-LTC3JFO
	Nursing Facility Only	H-LTC3JFO2
	Annual 5% Benefit Inflation Rider	H-5AIFO
	Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
	Nonforfeiture Benefit Rider	H-NF3

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 10.3% 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 10.3% is needed to alleviate the poor performance on this block of business, it is willing to accept a 10.3% increase on these forms at this time.

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

2. *In addition, please provide updated actuarial memorandum, exhibits, rate tables, and Long Term Care Insurance Rate Request Summary for the revised rate increase.*

   Enclosed with this letter is an updated actuarial memorandum and Long Term Care Insurance Rate Request Summary reflecting the revised rate increase of 10.3%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 10.3% rate increase. Please note that the actual rates implemented may vary slightly from those in Exhibit VI of the actuarial memorandum due to rounding in the implementation algorithm.

Limitations and Qualifications

Milliman's work has been prepared for the use and benefit of GNA Corporation (Genworth) and MetLife USA. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Bureau, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

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

Ms. Janet Houser
November 4, 2015

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

❖❖❖

Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/mse

Attachment 1: State Status Listing with Calculation for Virginia Rate Increase

Enclosures: Excel Workbook of State Status Listing with Formulas Retained
Updated Actuarial Memorandum
Updated Long Term Care Insurance Rate Request Summary

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

Attachment 1
MetLife Insurance Company USA
Status of Filings as of August 17, 2015
All Jurisdictions in which these Forms are Active
LTC3+ Nursing Facility Only Policy Form

	First Round			Second Round			Third Round				Third Round Follow-Up**				
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase
Alaska*	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%
Arizona	39.0%	2/14/2005	15.0%	30.0%	7/12/2010	20.0%	66.6%	11/13/2013	4/8/2014	66.6%	Not Filing				129.9%
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	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	100.0%	9/27/2013	3/28/2014	20.0%	66.7%	2/9/2015	Disapproved	0.0%	56.0%
District of Columbia	39.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	10.0%	4/21/2015	5/13/2015	10.0%	33.1%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	12/13/2013	2/25/2014	25.0%	25.0%	4/30/2015			87.5%
Florida	39.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	11/13/2014	5/22/2015	4.4%	43.8%				17.7%
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	16.5%	76.9%	12/3/2013	4/7/2014	17.0%	51.2%	4/15/2015			79.9%
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%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	10/30/2014	2/25/2015	11.4%	45.4%				88.0%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	11/13/2013	5/21/2014	30.3%	Not Filing				79.2%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	12/4/2013	3/4/2014	19.8%	47.4%	8/14/2015			66.6%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/1/2014	Disapproved	0.0%	91.7%				39.0%
Massachusetts	0.0%	Not Filed	0.0%	0.0%	Not Filed	0.0%	Not Filing				Not Filing				0.0%
Maine	39.0%	6/22/2004	39.0%	30.0%	10/19/2010	30.0%	5.7%	7/14/2014	Disapproved	0.0%	Not Filing				80.7%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	11/7/2013	12/3/2013	50.0%	Not Filing				171.1%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing				50.0%	3/4/2015	3/27/2015	25.0%	125.9%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	4/21/2014	5/20/2014	25.0%	25.0%	8/11/2015			104.4%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/22/2010	32.7%	50.0%	12/2/2013	2/6/2014	33.0%	Not Filing				145.3%
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%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	12/12/2013	9/29/2014	15.0%	49.7%	6/10/2015			82.2%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	12/17/2013	Disapproved	0.0%	72.2%				58.5%
Nevada	39.0%	6/7/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	2/4/2014	10/16/2014	35.0%	Not Filing				106.4%
Ohio	39.0%	6/10/2004	25.0%	34.7%	6/1/2010	34.7%	68.2%	3/11/2014	3/31/2015	15.0%	46.3%				93.6%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	12/19/2013	3/17/2014	25.0%	54.6%	5/21/2015			71.9%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	11/6/2013	2/28/2014	15.0%	48.7%	4/14/2015	7/21/2015	15.0%	111.3%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	10/21/2013	2/4/2014	20.0%	59.8%	3/27/2015	5/4/2015	20.0%	100.2%
South Dakota	39.0%	6/7/2004	39.0%	30.0%	4/9/2010	30.0%	50.0%	2/7/2014	3/5/2014	50.0%	Not Filing				171.1%
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	13.0%	83.8%	3/13/2014	4/28/2014	16.0%	58.4%				70.4%
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%	5/6/2005	39.0%	30.0%	7/24/2011	27.9%	16.8%	6/3/2014							77.8%
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%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	14.3%	6/24/2014	8/14/2014	14.3%	Not Filing				106.5%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/25/2010	30.0%	50.0%	12/18/2013	2/27/2014	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	**96.0%**
														Virginia Rate Increase to Achieve Nationwide Averag	**10.3%**

**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.

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.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 FO_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf (Superceded) Prem_LTC3+_NQ_FO_VA_10.3_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC3+_NQ_FO_VA_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/12/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ FO_20151104.pdf
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 FO_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf (Superceded)

SERFF Tracking #:	*MILL-129963541*	***State Tracking #:***	*MILL-129963541*	***Company Tracking #:***	*LTC3+ NQ FO*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC04I Individual Long Term Care - Nursing Home/LTC04I.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)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_NQ_FO_VA_20150326.pdf Prem_LTC3+_NQ_FO_VA_16.8_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	AM_LTC3+_NQ_FO_VA_20150326.pdf (Superceded)

Reset Form

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

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129963541

Effective Date: On Approval

(Projected) Number of Insureds Affected: 49

New Rates

Average Annual Premium Per Member: 2,309

Revised Rates

Average Annual Premium Per Member: 2,547

Average Requested Percentage Rate Change Per Member: 10.3%

Minimum Requested Percentage Rate Change Per Member: 10.3%

Maximum Requested Percentage Rate Change Per Member: 10.3%

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

Form#	"Product Name"(if applicable)
H-LTC3JFO	Nursing Facility Only
H-LTC3JFO2	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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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METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

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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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

Fractional Premiums (expressed as a percent of annual premium)	
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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

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)

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

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 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Nursing Facility Only Product

November 2015

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFO
Nursing Facility Only	H-LTC3JFO2
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3

These policy forms are individual policy forms providing facility only long term care coverage. These forms were issued in Virginia from May 1994 through April 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.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

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

3. Renewability

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. 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+ Nursing Facility Only Product

November 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1994 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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

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

Voluntary Lapse Rates

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

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

Mortality Selection Factors

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

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

The above assumptions are based on actual experience of the policies in-force under 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, and inflation protection option.

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	49.9%
Semi-Annual	0.51*AP	16.9%
Quarterly	0.26*AP	8.0%
Monthly	0.09*AP	25.2%

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 and includes earned premiums, paid claims, incurred claims, and loss ratios. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for 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

v = 1 / 1.0585 = 0.944714

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

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

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

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

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

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

15. Projected Earned Premiums and Incurred Claims

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

16. History of Previous Rate Revisions

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on May 6, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 27.9% increase was approved on July 24, 2011 and implemented on each contract's next billing anniversary beginning November 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 16.8%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 10.3% was the maximum percentage increase that was allowable at this time. The company has revised its request to 10.3% 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 10.3% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 10.3% 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: $2,309
After increase: $2,547

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	0.3%
48 - 52	1.5%
53 - 57	4.7%
58 - 62	16.4%
63 - 67	34.5%
68 - 72	28.4%
73 +	14.2%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	43.9%
60-day	19.1%
100-day	37.0%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	9.3%
3-Year	35.8%
5-Year	30.4%
Unlimited	24.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	24.6%
Compound	26.9%
CPI	48.5%

21. Number of Policyholders

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

	Number of Insured	Annual Premium based on 2012 In-force
Virginia	49	$113,132
Nationwide	2,173	$4,407,766

22. Actuarial Certification

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

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

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

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

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

Date: November 4, 2015

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	407,453	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	1,426,945	2,346	82,519	5.8%	2,064	3,860,572	6,348	223,254	5.8%				0.0310		0.9690		5.85%	2.7055
	1996	3,730,743	52,218	11,147	0.3%	4,227	9,535,427	133,464	28,492	0.3%				0.0424		0.9576		5.85%	2.5559
	1997	5,422,839	150,923	436,323	8.0%	4,452	13,093,985	364,418	1,053,545	8.0%				0.0544		0.9456		5.85%	2.4146
	1998	5,640,501	284,738	1,034,035	18.3%	4,556	12,866,578	649,517	2,358,742	18.3%				0.0479		0.9521		5.85%	2.2811
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,385	12,190,007	1,195,902	2,782,465	22.8%				0.0428		0.9572		5.85%	2.1550
Experience	2000	5,491,309	897,304	2,027,535	36.9%	4,253	11,179,489	1,826,778	4,127,759	36.9%				0.0301		0.9699		5.85%	2.0359
	2001	5,384,424	1,769,130	2,627,944	48.8%	4,118	10,355,848	3,402,562	5,054,318	48.8%				0.0317		0.9683		5.85%	1.9233
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,982	9,572,960	3,835,426	6,417,424	67.0%				0.0330		0.9670		5.85%	1.8170
	2003	5,097,934	2,844,935	4,978,514	97.7%	3,837	8,750,667	4,883,367	8,545,682	97.7%				0.0364		0.9636		5.85%	1.7165
	2004	5,753,976	3,000,636	5,050,112	87.8%	3,652	9,330,725	4,865,871	8,189,329	87.8%				0.0482		0.9518		5.85%	1.6216
	2005	6,390,917	3,156,842	5,702,692	89.2%	3,441	9,790,634	4,836,158	8,736,300	89.2%				0.0578		0.9422		5.85%	1.5320
	2006	6,111,956	3,185,438	6,594,725	107.9%	3,291	8,845,618	4,610,172	9,544,313	107.9%				0.0436		0.9564		5.85%	1.4473
	2007	5,895,284	2,075,948	6,841,053	116.0%	3,133	8,060,333	2,838,341	9,353,437	116.0%				0.0480		0.9520		5.85%	1.3673
	2008	5,584,928	9,139,871	8,083,388	144.7%	2,936	7,213,835	11,805,615	10,440,998	144.7%				0.0629		0.9371		5.85%	1.2917
	2009	5,269,582	12,866,746	8,127,224	154.2%	2,758	6,430,208	15,700,650	9,917,246	154.2%				0.0606		0.9394		5.85%	1.2203
	2010	5,600,905	11,353,248	6,577,388	117.4%	2,549	6,456,653	13,087,881	7,582,330	117.4%				0.0758		0.9242		5.85%	1.1528
	2011	5,858,856	8,451,916	10,395,235	177.4%	2,339	6,380,612	9,204,595	11,320,975	177.4%				0.0824		0.9176		5.85%	1.0891
	2012	5,430,517	8,843,118	9,022,466	166.1%	2,173	5,587,159	9,098,195	9,282,716	166.1%				0.0710		0.9290		5.85%	1.0288
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,954,989	8,611,533	8,954,500	180.7%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	4,621,477	10,812,491	9,156,109	198.1%	1,839	4,266,813	9,982,713	8,453,445	198.1%	1.0000	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	5.47%	0.9233
Future	2015	4,161,169	10,967,361	8,940,937	214.9%	1,673	3,645,968	9,609,474	7,833,945	214.9%	1.0000	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	5.43%	0.8762
Experience	2016	3,714,512	10,329,686	8,557,869	230.4%	1,510	3,090,871	8,595,402	7,121,061	230.4%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,289,303	9,644,414	8,091,611	246.0%	1,354	2,600,734	7,625,493	6,397,747	246.0%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	2,891,631	8,962,628	7,578,136	262.1%	1,206	2,172,538	6,733,796	5,693,600	262.1%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,523,618	8,381,329	7,051,556	279.4%	1,068	1,801,075	5,981,650	5,032,608	279.4%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,186,492	7,822,482	6,526,445	298.5%	939	1,481,657	5,300,834	4,422,586	298.5%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	1,880,366	7,270,477	5,998,625	319.0%	820	1,209,344	4,675,954	3,857,972	319.0%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,604,849	6,719,192	5,474,691	341.1%	711	979,125	4,099,408	3,340,132	341.1%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,359,106	6,171,061	4,960,497	365.0%	612	786,678	3,571,933	2,871,234	365.0%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,141,912	5,630,813	4,460,934	390.7%	523	627,267	3,093,081	2,450,450	390.7%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	951,720	5,105,142	3,985,077	418.7%	444	496,130	2,661,304	2,077,416	418.7%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	786,733	4,599,199	3,535,799	449.4%	373	389,257	2,275,573	1,749,429	449.4%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	644,968	4,117,348	3,114,277	482.9%	312	302,983	1,934,181	1,462,974	482.9%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	524,327	3,662,043	2,720,961	518.9%	258	233,960	1,634,039	1,214,119	518.9%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	422,657	3,235,663	2,360,771	558.6%	212	179,227	1,372,079	1,001,082	558.6%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	337,810	2,840,668	2,036,426	602.8%	173	136,197	1,145,286	821,036	602.8%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	267,697	2,478,310	1,744,922	651.8%	140	102,667	950,479	669,211	651.8%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	210,328	2,148,730	1,484,339	705.7%	112	76,777	784,366	541,838	705.7%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	163,846	1,851,615	1,256,046	766.6%	89	56,957	643,671	436,635	766.6%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	126,554	1,586,113	1,055,736	834.2%	70	41,912	525,287	349,637	834.2%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	96,928	1,350,611	880,601	908.5%	55	30,595	426,315	277,958	908.5%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	73,620	1,143,014	729,622	991.1%	43	22,170	344,210	219,720	991.1%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	55,460	961,524	600,618	1083.0%	33	15,959	276,691	172,835	1083.0%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	41,444	804,149	491,757	1186.6%	25	11,413	221,445	135,419	1186.6%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	30,730	669,329	402,959	1311.3%	19	8,105	176,544	106,285	1311.3%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	22,615	555,084	329,187	1455.6%	14	5,716	140,307	83,208	1455.6%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	16,524	458,763	267,665	1619.9%	11	4,004	111,168	64,861	1619.9%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	11,990	377,696	215,519	1797.4%	8	2,786	87,761	50,078	1797.4%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	8,644	309,487	172,297	1993.3%	6	1,926	68,962	38,392	1993.3%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	6,192	252,153	135,924	2195.3%	4	1,323	53,873	29,040	2195.3%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	4,407	204,092	106,319	2412.5%	3	903	41,800	21,775	2412.5%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,117	163,958	82,130	2635.0%	2	612	32,185	16,122	2635.0%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,190	130,708	62,997	2877.0%	2	412	24,586	11,850	2877.0%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,527	103,418	47,641	3119.4%	1	275	18,638	8,586	3119.4%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,057	81,237	35,846	3391.8%	1	183	14,029	6,190	3391.8%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	725	63,382	26,629	3673.5%	1	120	10,488	4,406	3673.5%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	492	49,063	19,346	3929.9%	1	78	7,779	3,067	3929.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	330	37,638	13,792	4173.7%	1	50	5,719	2,096	4173.7%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	95,159,183	70,741,197	82,415,418	86.6%	62,559	159,908,763	92,345,259	114,959,325	71.9%									
	Future	39,278,487	140,897,236	113,910,052	290.0%	16,672	29,739,756	93,870,036	78,004,551	262.3%									
	Lifetime	134,437,670	211,638,433	196,325,470	146.0%	79,231	189,648,519	186,215,295	192,963,876	101.7%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 10.3% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	407,453	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	1,426,945	2,346	82,519	5.8%	2,064	3,860,572	6,348	223,254	5.8%				0.0310		0.9690		5.85%	2.7055
	1996	3,730,743	52,218	11,147	0.3%	4,227	9,535,427	133,464	28,492	0.3%				0.0424		0.9576		5.85%	2.5559
	1997	5,422,839	150,923	436,323	8.0%	4,452	13,093,985	364,418	1,053,545	8.0%				0.0544		0.9456		5.85%	2.4146
	1998	5,640,501	284,738	1,034,035	18.3%	4,556	12,866,578	649,517	2,358,742	18.3%				0.0479		0.9521		5.85%	2.2811
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,385	12,190,007	1,195,902	2,782,465	22.8%				0.0428		0.9572		5.85%	2.1550
Experience	2000	5,491,309	897,304	2,027,535	36.9%	4,253	11,179,489	1,826,778	4,127,759	36.9%				0.0301		0.9699		5.85%	2.0359
	2001	5,384,424	1,769,130	2,627,944	48.8%	4,118	10,355,848	3,402,562	5,054,318	48.8%				0.0317		0.9683		5.85%	1.9233
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,982	9,572,960	3,835,426	6,417,424	67.0%				0.0330		0.9670		5.85%	1.8170
	2003	5,097,934	2,844,935	4,978,514	97.7%	3,837	8,750,667	4,883,367	8,545,682	97.7%				0.0364		0.9636		5.85%	1.7165
	2004	5,753,976	3,000,636	5,050,112	87.8%	3,652	9,330,725	4,865,871	8,189,329	87.8%				0.0482		0.9518		5.85%	1.6216
	2005	6,390,917	3,156,842	5,702,692	89.2%	3,441	9,790,634	4,836,158	8,736,300	89.2%				0.0578		0.9422		5.85%	1.5320
	2006	6,111,956	3,185,438	6,594,725	107.9%	3,291	8,845,618	4,610,172	9,544,313	107.9%				0.0436		0.9564		5.85%	1.4473
	2007	5,895,284	2,075,948	6,841,053	116.0%	3,133	8,060,333	2,838,341	9,353,437	116.0%				0.0480		0.9520		5.85%	1.3673
	2008	5,584,928	9,139,871	8,083,388	144.7%	2,936	7,213,835	11,805,615	10,440,998	144.7%				0.0629		0.9371		5.85%	1.2917
	2009	5,269,582	12,866,746	8,127,224	154.2%	2,758	6,430,208	15,700,650	9,917,246	154.2%				0.0606		0.9394		5.85%	1.2203
	2010	5,600,905	11,353,248	6,577,388	117.4%	2,549	6,456,653	13,087,881	7,582,330	117.4%				0.0758		0.9242		5.85%	1.1528
	2011	5,858,856	8,451,916	10,395,235	177.4%	2,339	6,380,612	9,204,595	11,320,975	177.4%				0.0824		0.9176		5.85%	1.0891
	2012	5,430,517	8,843,118	9,022,466	166.1%	2,173	5,587,159	9,098,195	9,282,716	166.1%				0.0710		0.9290		5.85%	1.0288
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,954,989	8,611,533	8,954,500	180.7%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	4,826,485	10,812,491	9,156,109	189.7%	1,839	4,456,088	9,982,713	8,453,445	189.7%	1.0462	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	5.47%	0.9233
Future	2015	4,589,769	10,967,361	8,940,937	194.8%	1,673	4,021,503	9,609,474	7,833,945	194.8%	1.0543	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	5.43%	0.8762
Experience	2016	4,097,107	10,329,686	8,557,869	208.9%	1,510	3,409,230	8,595,402	7,121,061	208.9%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,628,102	9,644,414	8,091,611	223.0%	1,354	2,868,610	7,625,493	6,397,747	223.0%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	3,189,469	8,962,628	7,578,136	237.6%	1,206	2,396,310	6,733,796	5,693,600	237.6%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,783,551	8,381,329	7,051,556	253.3%	1,068	1,986,586	5,981,650	5,032,608	253.3%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,411,701	7,822,482	6,526,445	270.6%	939	1,634,267	5,300,834	4,422,586	270.6%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	2,074,043	7,270,477	5,998,625	289.2%	820	1,333,906	4,675,954	3,857,972	289.2%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,770,149	6,719,192	5,474,691	309.3%	711	1,079,975	4,099,408	3,340,132	309.3%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,499,094	6,171,061	4,960,497	330.9%	612	867,705	3,571,933	2,871,234	330.9%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,259,529	5,630,813	4,460,934	354.2%	523	691,876	3,093,081	2,450,450	354.2%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	1,049,747	5,105,142	3,985,077	379.6%	444	547,232	2,661,304	2,077,416	379.6%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	867,766	4,599,199	3,535,799	407.5%	373	429,350	2,275,573	1,749,429	407.5%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	711,400	4,117,348	3,114,277	437.8%	312	334,190	1,934,181	1,462,974	437.8%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	578,333	3,662,043	2,720,961	470.5%	258	258,058	1,634,039	1,214,119	470.5%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	466,191	3,235,663	2,360,771	506.4%	212	197,688	1,372,079	1,001,082	506.4%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	372,605	2,840,668	2,036,426	546.5%	173	150,225	1,145,286	821,036	546.5%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	295,270	2,478,310	1,744,922	591.0%	140	113,242	950,479	669,211	591.0%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	231,991	2,148,730	1,484,339	639.8%	112	84,685	784,366	541,838	639.8%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	180,722	1,851,615	1,256,046	695.0%	89	62,824	643,671	436,635	695.0%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	139,589	1,586,113	1,055,736	756.3%	70	46,229	525,287	349,637	756.3%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	106,912	1,350,611	880,601	823.7%	55	33,746	426,315	277,958	823.7%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	81,203	1,143,014	729,622	898.5%	43	24,454	344,210	219,720	898.5%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	61,172	961,524	600,618	981.9%	33	17,603	276,691	172,835	981.9%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	45,713	804,149	491,757	1075.8%	25	12,588	221,445	135,419	1075.8%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	33,895	669,329	402,959	1188.8%	19	8,940	176,544	106,285	1188.8%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	24,944	555,084	329,187	1319.7%	14	6,305	140,307	83,208	1319.7%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	18,226	458,763	267,665	1468.6%	11	4,416	111,168	64,861	1468.6%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	13,226	377,696	215,519	1629.6%	8	3,073	87,761	50,078	1629.6%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	9,534	309,487	172,297	1807.2%	6	2,124	68,962	38,392	1807.2%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	6,829	252,153	135,924	1990.3%	4	1,459	53,873	29,040	1990.3%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	4,861	204,092	106,319	2187.2%	3	996	41,800	21,775	2187.2%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,438	163,958	82,130	2389.0%	2	675	32,185	16,122	2389.0%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,415	130,708	62,997	2608.4%	2	454	24,586	11,850	2608.4%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,685	103,418	47,641	2828.1%	1	304	18,638	8,586	2828.1%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,166	81,237	35,846	3075.1%	1	201	14,029	6,190	3075.1%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	800	63,382	26,629	3330.4%	1	132	10,488	4,406	3330.4%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	543	49,063	19,346	3562.9%	1	86	7,779	3,067	3562.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	364	37,638	13,792	3783.9%	1	55	5,719	2,096	3783.9%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	95,159,183	70,741,197	82,415,418	86.6%	62,559	159,908,763	92,345,259	114,959,325	71.9%									
	Future	43,598,577	138,771,633	111,908,896	256.7%	16,526	32,042,380	93,870,036	78,004,551	243.4%									
	Lifetime	138,757,760	209,512,830	194,324,314	140.0%	79,085	191,951,143	186,215,295	192,963,876	100.5%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	29,409	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	44,165	0	0	0.0%	44	119,488	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	80,545	0	0	0.0%	85	205,866	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	119,159	0	0	0.0%	85	287,721	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	117,532	0	0	0.0%	84	268,104	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	117,179	1,870	1,865	1.6%	83	252,519	4,030	4,019	1.6%				0.0119		0.9881		5.85%	2.1550
Experience	2000	117,243	4,441	42,606	36.3%	82	238,689	9,041	86,740	36.3%				0.0120		0.9880		5.85%	2.0359
	2001	117,028	45,441	46,462	39.7%	82	225,080	87,396	89,360	39.7%				0.0000		1.0000		5.85%	1.9233
	2002	113,057	59,904	151,099	133.6%	78	205,421	108,844	274,542	133.6%				0.0488		0.9512		5.85%	1.8170
	2003	105,504	7,007	29,369	27.8%	75	181,099	12,028	50,412	27.8%				0.0385		0.9615		5.85%	1.7165
	2004	105,384	23,150	0	0.0%	75	170,892	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	108,565	0	118,259	108.9%	71	166,317	0	181,168	108.9%				0.0533		0.9467		5.85%	1.5320
	2006	132,244	164,749	208,707	157.8%	67	191,392	238,435	302,054	157.8%				0.0563		0.9437		5.85%	1.4473
	2007	129,711	39,282	49,435	38.1%	64	177,348	53,708	67,590	38.1%				0.0448		0.9552		5.85%	1.3673
	2008	119,444	135,034	0	0.0%	59	154,281	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	111,675	197,719	41,841	37.5%	57	136,272	241,267	51,056	37.5%				0.0339		0.9661		5.85%	1.2203
	2010	105,771	117,781	6,931	6.6%	52	121,931	135,776	7,990	6.6%				0.0877		0.9123		5.85%	1.1528
	2011	99,004	34,976	503,090	508.2%	52	107,820	38,090	547,892	508.2%				0.0000		1.0000		5.85%	1.0891
	2012	106,143	144,534	212,039	199.8%	49	109,205	148,703	218,155	199.8%				0.0577		0.9423		5.85%	1.0288
	2013	108,665	221,194	241,288	222.0%	45	105,795	215,352	234,915	222.0%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	99,693	264,879	248,206	249.0%	42	92,043	244,551	229,158	249.0%	1.0000	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	5.47%	0.9233
Future	2015	90,749	274,397	249,647	275.1%	38	79,513	240,424	218,738	275.1%	1.0000	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	5.43%	0.8762
Experience	2016	81,996	275,779	247,672	302.1%	34	68,229	229,478	206,090	302.1%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	73,556	267,524	242,513	329.7%	31	58,158	211,522	191,746	329.7%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	65,564	259,791	234,877	358.2%	28	49,259	195,186	176,468	358.2%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	58,062	251,740	224,868	387.3%	25	41,438	179,664	160,485	387.3%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	51,080	242,942	214,413	419.8%	22	34,614	164,628	145,295	419.8%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	44,634	233,461	204,266	457.7%	19	28,706	150,149	131,372	457.7%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	38,727	223,751	195,276	504.2%	17	23,628	136,511	119,138	504.2%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	33,356	214,061	186,483	559.1%	15	19,307	123,903	107,940	559.1%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	28,507	204,333	177,205	621.6%	12	15,659	112,243	97,341	621.6%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	24,164	194,458	166,955	690.9%	11	12,597	101,371	87,033	690.9%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	20,305	183,998	154,747	762.1%	9	10,046	91,038	76,565	762.1%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	16,906	172,438	139,951	827.8%	8	7,942	81,005	65,744	827.8%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	13,941	159,534	123,981	889.3%	6	6,221	71,186	55,321	889.3%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	11,381	145,479	107,781	947.1%	5	4,826	61,690	45,704	947.1%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	9,193	130,655	92,021	1001.0%	4	3,707	52,677	37,101	1001.0%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	7,346	115,487	77,155	1050.2%	3	2,818	44,292	29,590	1050.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	5,806	100,462	63,606	1095.6%	3	2,119	36,672	23,218	1095.6%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	4,536	86,079	51,765	1141.3%	2	1,577	29,923	17,995	1141.3%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	3,501	72,745	41,589	1187.9%	2	1,159	24,092	13,773	1187.9%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	2,669	60,764	33,203	1244.2%	1	842	19,180	10,480	1244.2%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,006	50,271	26,375	1314.6%	1	604	15,139	7,943	1314.6%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,486	41,215	20,647	1389.6%	1	428	11,860	5,941	1389.6%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,082	33,438	15,801	1460.5%	1	298	9,208	4,351	1460.5%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	773	26,861	12,042	1558.1%	1	204	7,085	3,176	1558.1%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	540	21,398	9,041	1674.0%	1	137	5,409	2,285	1674.0%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	368	16,889	6,603	1794.1%	1	89	4,093	1,600	1794.1%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	244	13,162	4,638	1903.4%	1	57	3,058	1,078	1903.4%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	156	10,098	3,149	2018.0%	1	35	2,250	702	2018.0%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	96	7,614	2,047	2126.3%	1	21	1,627	437	2126.3%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	57	5,641	1,268	2228.1%	1	12	1,155	260	2228.1%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	32	4,104	745	2319.5%	1	6	806	146	2319.5%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	17	2,935	411	2391.0%	1	3	552	77	2391.0%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	9	2,067	211	2429.9%	1	2	373	38	2429.9%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	4	1,439	100	2418.2%	1	1	249	17	2418.2%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	994	42	2333.3%	1	0	164	7	2333.3%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	684	16	2153.4%	1	0	108	3	2153.4%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	471	5	1871.2%	1	0	72	1	1871.2%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	1,959,623	975,887	1,411,702	72.0%	1,265	3,348,855	1,289,277	1,880,978	56.2%									
	Future	901,209	4,595,233	3,822,607	424.2%	399	672,098	2,879,941	2,509,274	373.3%									
	Lifetime	2,860,832	5,571,120	5,234,309	183.0%	1,664	4,020,953	4,169,218	4,390,253	109.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 10.3% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	29,409	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	44,165	0	0	0.0%	44	119,488	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	80,545	0	0	0.0%	85	205,866	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	119,159	0	0	0.0%	85	287,721	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	117,532	0	0	0.0%	84	268,104	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	117,179	1,870	1,865	1.6%	83	252,519	4,030	4,019	1.6%				0.0119		0.9881		5.85%	2.1550
Experience	2000	117,243	4,441	42,606	36.3%	82	238,689	9,041	86,740	36.3%				0.0120		0.9880		5.85%	2.0359
	2001	117,028	45,441	46,462	39.7%	82	225,080	87,396	89,360	39.7%				0.0000		1.0000		5.85%	1.9233
	2002	113,057	59,904	151,099	133.6%	78	205,421	108,844	274,542	133.6%				0.0488		0.9512		5.85%	1.8170
	2003	105,504	7,007	29,369	27.8%	75	181,099	12,028	50,412	27.8%				0.0385		0.9615		5.85%	1.7165
	2004	105,384	23,150	0	0.0%	75	170,892	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	108,565	0	118,259	108.9%	71	166,317	0	181,168	108.9%				0.0533		0.9467		5.85%	1.5320
	2006	132,244	164,749	208,707	157.8%	67	191,392	238,435	302,054	157.8%				0.0563		0.9437		5.85%	1.4473
	2007	129,711	39,282	49,435	38.1%	64	177,348	53,708	67,590	38.1%				0.0448		0.9552		5.85%	1.3673
	2008	119,444	135,034	0	0.0%	59	154,281	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	111,675	197,719	41,841	37.5%	57	136,272	241,267	51,056	37.5%				0.0339		0.9661		5.85%	1.2203
	2010	105,771	117,781	6,931	6.6%	52	121,931	135,776	7,990	6.6%				0.0877		0.9123		5.85%	1.1528
	2011	99,004	34,976	503,090	508.2%	52	107,820	38,090	547,892	508.2%				0.0000		1.0000		5.85%	1.0891
	2012	106,143	144,534	212,039	199.8%	49	109,205	148,703	218,155	199.8%				0.0577		0.9423		5.85%	1.0288
	2013	108,665	221,194	241,288	222.0%	45	105,795	215,352	234,915	222.0%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	103,990	264,879	248,206	238.7%	42	96,010	244,551	229,158	238.7%	1.0450	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	5.47%	0.9233
Future	2015	100,096	274,397	249,647	249.4%	38	87,703	240,424	218,738	249.4%	1.0555	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	5.43%	0.8762
Experience	2016	90,441	275,779	247,672	273.8%	34	75,257	229,478	206,090	273.8%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	81,132	267,524	242,513	298.9%	31	64,148	211,522	191,746	298.9%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	72,317	259,791	234,877	324.8%	28	54,333	195,186	176,468	324.8%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	64,042	251,740	224,868	351.1%	25	45,706	179,664	160,485	351.1%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	56,341	242,942	214,413	380.6%	22	38,179	164,628	145,295	380.6%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	49,231	233,461	204,266	414.9%	19	31,662	150,149	131,372	414.9%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	42,716	223,751	195,276	457.1%	17	26,061	136,511	119,138	457.1%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	36,792	214,061	186,483	506.9%	15	21,296	123,903	107,940	506.9%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	31,444	204,333	177,205	563.6%	12	17,272	112,243	97,341	563.6%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	26,653	194,458	166,955	626.4%	11	13,894	101,371	87,033	626.4%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	22,397	183,998	154,747	690.9%	9	11,081	91,038	76,565	690.9%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	18,648	172,438	139,951	750.5%	8	8,760	81,005	65,744	750.5%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	15,377	159,534	123,981	806.3%	6	6,861	71,186	55,321	806.3%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	12,553	145,479	107,781	858.6%	5	5,323	61,690	45,704	858.6%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	10,140	130,655	92,021	907.5%	4	4,088	52,677	37,101	907.5%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	8,103	115,487	77,155	952.2%	3	3,108	44,292	29,590	952.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	6,404	100,462	63,606	993.3%	3	2,338	36,672	23,218	993.3%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	5,003	86,079	51,765	1034.7%	2	1,739	29,923	17,995	1034.7%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	3,862	72,745	41,589	1077.0%	2	1,279	24,092	13,773	1077.0%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	2,943	60,764	33,203	1128.0%	1	929	19,180	10,480	1128.0%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,213	50,271	26,375	1191.9%	1	666	15,139	7,943	1191.9%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,639	41,215	20,647	1259.8%	1	472	11,860	5,941	1259.8%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,193	33,438	15,801	1324.1%	1	329	9,208	4,351	1324.1%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	852	26,861	12,042	1412.6%	1	225	7,085	3,176	1412.6%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	596	21,398	9,041	1517.7%	1	151	5,409	2,285	1517.7%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	406	16,889	6,603	1626.6%	1	98	4,093	1,600	1626.6%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	269	13,162	4,638	1725.7%	1	62	3,058	1,078	1725.7%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	172	10,098	3,149	1829.6%	1	38	2,250	702	1829.6%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	106	7,614	2,047	1927.7%	1	23	1,627	437	1927.7%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	63	5,641	1,268	2020.1%	1	13	1,155	260	2020.1%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	35	4,104	745	2102.9%	1	7	806	146	2102.9%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	19	2,935	411	2167.8%	1	4	552	77	2167.8%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	10	2,067	211	2203.0%	1	2	373	38	2203.0%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	5	1,439	100	2192.4%	1	1	249	17	2192.4%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	994	42	2115.4%	1	0	164	7	2115.4%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	684	16	1952.3%	1	0	108	3	1952.3%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	471	5	1696.5%	1	0	72	1	1696.5%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	1,959,623	975,887	1,411,702	72.0%	1,265	3,348,855	1,289,277	1,880,978	56.2%									
	Future	1,001,767	4,521,364	3,753,518	374.7%	396	724,913	2,879,941	2,509,274	346.1%									
	Lifetime	2,961,390	5,497,251	5,165,220	174.4%	1,661	4,073,769	4,169,218	4,390,253	107.8%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	142,277	0	40,047	28.1%
1995	1,426,945	82,519	359,126	31.0%
1996	3,730,743	11,147	1,651,987	44.6%
1997	5,422,839	436,323	3,494,282	72.5%
1998	5,640,501	1,034,035	4,118,482	91.3%
1999	5,656,636	1,291,172	4,195,936	97.0%
2000	5,491,309	2,027,535	4,349,860	116.1%
2001	5,384,424	2,627,944	4,084,980	124.7%
2002	5,268,652	3,531,946	3,976,037	142.5%
2003	5,097,934	4,978,514	3,692,397	170.1%
2004	5,753,976	5,050,112	3,075,822	141.2%
2005	6,390,917	5,702,692	2,638,587	130.5%
2006	6,111,956	6,594,725	2,832,089	154.2%
2007	5,895,284	6,841,053	2,526,786	158.9%
2008	5,584,928	8,083,388	1,781,940	176.6%
2009	5,269,582	8,127,224	1,565,468	183.9%
2010	5,600,905	6,577,388	915,351	133.8%
2011	5,858,856	10,395,235	314,901	182.8%
2012	5,430,517	9,022,466	474,065	174.9%
Total	95,159,183	82,415,418	46,088,143	135.0%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	10,269	0	2,797	27.2%
1995	44,165	0	19,331	43.8%
1996	80,545	0	45,578	56.6%
1997	119,159	0	83,727	70.3%
1998	117,532	0	103,384	88.0%
1999	117,179	1,865	106,120	92.2%
2000	117,243	42,606	104,639	125.6%
2001	117,028	46,462	116,506	139.3%
2002	113,057	151,099	89,969	213.2%
2003	105,504	29,369	85,878	109.2%
2004	105,384	0	123,565	117.3%
2005	108,565	118,259	110,371	210.6%
2006	132,244	208,707	104,129	236.6%
2007	129,711	49,435	64,543	87.9%
2008	119,444	0	78,764	65.9%
2009	111,675	41,841	80,928	109.9%
2010	105,771	6,931	20,134	25.6%
2011	99,004	503,090	123,793	633.2%
2012	106,143	212,039	29,639	227.7%
Total	1,959,623	1,411,702	1,493,797	148.3%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.25	174.52	158.83	18-44	12.75	12.75	11.77
45-49	215.70	201.98	184.33	45-49	15.69	14.71	13.73
50-54	243.15	229.43	213.74	50-54	17.65	16.67	15.69
55	335.32	311.79	286.29	55	22.55	21.57	20.59
56	358.85	333.36	305.90	56	24.51	23.53	22.55
57	384.34	356.89	327.47	57	26.47	24.51	23.53
58	411.79	382.38	349.04	58	28.43	26.47	24.51
59	441.21	407.87	374.54	59	29.41	28.43	26.47
60	470.62	435.33	398.07	60	31.37	29.41	27.45
61	503.96	466.70	425.52	61	34.32	32.36	29.41
62	539.25	498.07	454.93	62	36.28	34.32	31.37
63	576.51	531.41	484.35	63	39.22	36.28	33.34
64	617.69	568.67	517.68	64	42.16	39.22	35.30
65	658.87	605.93	551.02	65	44.12	41.18	37.26
66	721.62	662.79	602.00	66	49.02	45.10	41.18
67	790.25	723.58	656.91	67	53.93	50.00	45.10
68	866.73	790.25	715.74	68	58.83	53.93	48.04
69	949.09	864.77	780.45	69	63.73	58.83	52.94
70	1,037.33	943.20	849.08	70	69.61	63.73	56.87
71	1,145.18	1,037.33	927.52	71	77.46	70.59	62.75
72	1,264.80	1,139.30	1,013.80	72	85.30	77.46	68.63
73	1,396.18	1,251.07	1,105.96	73	94.12	85.30	74.52
74	1,539.33	1,374.61	1,207.93	74	103.93	93.14	81.38

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,698.16	1,507.95	1,317.74	75	114.71	101.97	88.24
76	1,911.90	1,698.16	1,484.42	76	129.42	114.71	100.01
77	2,153.10	1,911.90	1,668.75	77	145.11	129.42	111.77
78	2,423.70	2,151.13	1,878.57	78	163.74	145.11	126.48
79	2,727.65	2,421.74	2,113.88	79	183.35	162.76	142.17
80		2,723.72	2,376.64	80	205.90	182.37	158.83
81		3,064.92	2,674.70	81	232.37	205.90	179.42
82		3,449.27	3,008.06	82	260.80	231.39	201.98
83		3,882.63	3,384.56	83	293.16	259.82	226.49
84		4,368.94	3,808.12	84	329.44	292.18	254.92
				85	369.63	328.45	286.29
				86	416.70	369.63	322.57
				87	468.66	415.72	362.77
				88	526.51	467.68	407.87
				89	592.20	526.51	458.86
				90	666.71	592.20	516.70
				91	750.05	666.71	580.43
				92	843.20	750.05	652.99
				93	949.09	843.20	735.35
				94	1,067.72	948.11	826.53
				95	1,201.07	1,066.74	930.46
				96	1,351.08	1,200.09	1,046.15
				97	1,519.72	1,350.10	1,177.54
				98	1,709.93	1,518.74	1,324.60
				99	1,922.69	1,708.95	1,489.32

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

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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.74	201.98	188.25	18-44	14.71	14.71	13.73
45-49	251.00	237.27	219.62	45-49	17.65	16.67	15.69
50-54	294.14	274.53	254.92	50-54	19.61	18.63	17.65
55	392.18	372.58	352.97	55	27.45	25.49	23.53
56	421.60	400.03	378.46	56	29.41	27.45	25.49
57	452.97	427.48	401.99	57	31.37	29.41	27.45
58	486.31	458.86	429.44	58	33.34	31.37	29.41
59	521.61	490.23	458.86	59	35.30	33.34	31.37
60	558.86	523.57	488.27	60	37.26	35.30	33.34
61	598.08	560.82	523.57	61	40.20	38.24	36.28
62	639.26	600.04	560.82	62	43.14	41.18	38.24
63	682.40	641.22	602.00	63	46.08	44.12	41.18
64	727.50	686.32	645.14	64	50.00	47.06	44.12
65	776.53	733.39	690.25	65	52.94	50.00	46.08
66	843.20	798.10	752.99	66	57.85	54.91	50.98
67	913.79	866.73	819.67	67	62.75	58.83	54.91
68	992.23	943.20	894.18	68	67.65	63.73	59.81
69	1,074.59	1,023.60	972.62	69	72.55	69.61	65.69
70	1,164.79	1,111.84	1,058.90	70	78.44	74.52	70.59
71	1,288.33	1,233.42	1,176.55	71	87.26	83.34	79.42
72	1,425.59	1,364.80	1,305.98	72	96.09	92.16	87.26
73	1,574.62	1,511.87	1,451.08	73	105.89	101.97	97.07
74	1,741.30	1,674.63	1,609.92	74	116.68	112.75	107.85

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,923.67	1,855.03	1,786.40	75	128.44	124.52	119.62
76	2,164.86	2,088.38	2,009.95	76	145.11	140.21	135.30
77	2,435.47	2,349.19	2,260.95	77	162.76	157.85	151.97
78	2,739.41	2,643.33	2,543.32	78	183.35	177.46	170.60
79	3,082.57	2,972.76	2,860.99	79	205.90	199.03	192.17
				80	231.39	223.55	215.70
				81	260.80	251.98	243.15
				82	293.16	283.35	273.55
				83	329.44	318.65	307.87
				84	370.61	358.85	346.10
				85	416.70	402.97	388.26
				86	469.64	453.95	437.29
				87	527.49	510.82	492.19
				88	594.16	574.55	552.98
				89	667.69	646.12	622.59
				90	751.03	726.52	700.05
				91	845.16	817.71	787.31
				92	951.05	919.67	886.34
				93	1,069.68	1,034.39	997.13
				94	1,203.03	1,163.81	1,121.65
				95	1,354.02	1,308.92	1,260.87
				96	1,522.66	1,472.65	1,418.73
				97	1,712.87	1,656.98	1,596.19
				98	1,927.59	1,863.86	1,795.23
				99	2,167.80	2,096.23	2,019.75

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	249.04	239.23	227.47	18-44	16.67	16.67	15.69
45-49	296.10	278.45	260.80	45-49	20.59	19.61	18.63
50-54	349.04	323.55	298.06	50-54	23.53	22.55	20.59
55	476.50	443.17	409.83	55	33.34	31.37	28.43
56	513.76	476.50	439.25	56	36.28	34.32	30.39
57	551.02	511.80	470.62	57	39.22	36.28	32.36
58	592.20	549.06	503.96	58	41.18	38.24	35.30
59	637.30	588.28	539.25	59	44.12	41.18	37.26
60	684.36	631.42	576.51	60	47.06	43.14	39.22
61	737.31	678.48	617.69	61	50.98	47.06	42.16
62	792.21	727.50	660.83	62	54.91	50.00	45.10
63	853.00	780.45	705.93	63	58.83	53.93	48.04
64	915.75	837.31	754.96	64	62.75	56.87	51.96
65	984.38	896.14	805.94	65	66.67	60.79	54.91
66	1,074.59	976.54	878.49	66	73.53	66.67	59.81
67	1,172.63	1,064.78	954.97	67	79.42	72.55	64.71
68	1,280.48	1,160.87	1,039.29	68	86.28	78.44	70.59
69	1,396.18	1,264.80	1,129.49	69	94.12	85.30	76.48
70	1,523.64	1,376.57	1,227.54	70	101.97	92.16	82.36
71	1,674.63	1,517.76	1,358.92	71	112.75	101.97	91.18
72	1,839.35	1,672.67	1,502.07	72	123.54	112.75	100.99
73	2,021.71	1,843.27	1,660.90	73	136.28	123.54	111.77
74	2,221.73	2,029.56	1,835.43	74	149.03	136.28	123.54

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 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,439.39	2,235.45	2,029.56	75	163.74	150.01	136.28
76	2,747.26	2,515.87	2,284.48	76	184.33	169.62	153.93
77	3,090.42	2,831.57	2,570.77	77	207.86	190.21	172.56
78	3,478.68	3,186.50	2,894.32	78	233.35	213.74	194.13
79	3,914.01	3,584.57	3,255.13	79	261.78	240.21	218.64
				80	294.14	269.63	245.12
				81	331.40	303.94	276.49
				82	372.58	341.20	310.81
				83	418.66	384.34	349.04
				84	471.60	432.38	393.17
				85	529.45	485.33	441.21
				86	596.12	546.12	497.09
				87	670.64	614.75	558.86
				88	753.98	691.23	628.48
				89	848.10	777.51	706.91
				90	954.97	875.55	795.15
				91	1,073.61	984.38	895.16
				92	1,207.93	1,106.94	1,006.93
				93	1,358.92	1,246.17	1,132.43
				94	1,528.54	1,401.08	1,273.62
				95	1,719.73	1,576.58	1,433.44
				96	1,934.45	1,773.66	1,611.88
				97	2,176.63	1,995.24	1,813.86
				98	2,448.21	2,244.28	2,040.34
				99	2,754.12	2,524.69	2,295.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	296.10	284.33	270.61	18-44	20.59	19.61	18.63
45-49	352.97	337.28	319.63	45-49	25.49	23.53	22.55
50-54	419.64	398.07	374.54	50-54	29.41	27.45	25.49
55	598.08	562.79	527.49	55	41.18	38.24	35.30
56	645.14	603.96	564.75	56	45.10	41.18	38.24
57	694.17	649.07	602.00	57	48.04	45.10	41.18
58	747.11	694.17	643.18	58	51.96	48.04	44.12
59	802.02	745.15	688.28	59	54.91	51.96	47.06
60	862.81	798.10	733.39	60	58.83	54.91	50.00
61	929.48	856.92	786.33	61	63.73	58.83	53.93
62	1,000.07	919.67	841.24	62	68.63	63.73	57.85
63	1,074.59	988.31	900.06	63	73.53	67.65	61.77
64	1,156.95	1,060.86	964.77	64	79.42	72.55	65.69
65	1,243.23	1,137.34	1,031.45	65	84.32	77.46	69.61
66	1,339.31	1,231.46	1,125.57	66	91.18	84.32	76.48
67	1,439.32	1,333.43	1,227.54	67	98.05	91.18	82.36
68	1,549.13	1,443.24	1,337.35	68	104.91	98.05	90.20
69	1,666.79	1,562.86	1,456.97	69	112.75	105.89	98.05
70	1,792.28	1,690.32	1,588.35	70	120.60	113.73	105.89
71	1,990.34	1,870.72	1,753.07	71	134.32	126.48	117.66
72	2,209.96	2,070.74	1,931.51	72	149.03	139.23	129.42
73	2,453.12	2,292.32	2,129.56	73	164.72	153.93	143.15
74	2,723.72	2,537.44	2,349.19	74	182.37	170.60	157.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,021.78	2,806.08	2,588.42	75	201.98	188.25	173.54
76	3,400.24	3,159.05	2,913.93	76	227.47	211.78	196.09
77	3,825.76	3,555.16	3,280.63	77	255.90	238.25	219.62
78	4,306.19	4,000.29	3,690.46	78	288.26	267.67	247.08
79	4,843.48	4,500.32	4,155.20	79	323.55	301.00	277.47
				80	363.75	338.26	311.79
				81	409.83	381.40	351.01
				82	460.82	428.46	395.13
				83	518.66	481.41	444.15
				84	583.38	542.20	500.04
				85	655.93	608.87	561.80
				86	738.29	685.34	632.40
				87	830.45	770.64	711.82
				88	934.38	867.71	800.06
				89	1,051.06	975.56	900.06
				90	1,182.44	1,098.12	1,012.82
				91	1,330.49	1,234.40	1,139.30
				92	1,496.19	1,389.31	1,281.46
				93	1,683.45	1,562.86	1,442.26
				94	1,894.25	1,757.97	1,621.68
				95	2,130.54	1,977.59	1,824.64
				96	2,397.23	2,224.67	2,053.09
				97	2,696.27	2,503.12	2,308.99
				98	3,033.55	2,815.89	2,598.22
				99	3,412.01	3,167.87	2,922.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	351.01	327.47	301.98	18-44	23.53	22.55	21.57
45-49	411.79	386.30	358.85	45-49	28.43	27.45	25.49
50-54	480.43	452.97	423.56	50-54	33.34	31.37	29.41
55	629.46	590.24	551.02	55	43.14	41.18	38.24
56	666.71	625.53	586.32	56	46.08	44.12	41.18
57	705.93	662.79	621.61	57	49.02	46.08	43.14
58	747.11	703.97	658.87	58	50.98	49.02	45.10
59	792.21	745.15	698.09	59	53.93	51.96	48.04
60	837.31	788.29	739.27	60	56.87	53.93	50.00
61	888.30	835.35	782.41	61	60.79	57.85	53.93
62	939.28	884.38	829.47	62	63.73	60.79	56.87
63	994.19	935.36	876.53	63	67.65	64.71	59.81
64	1,053.02	990.27	927.52	64	71.57	67.65	63.73
65	1,113.81	1,047.13	980.46	65	75.50	71.57	66.67
66	1,209.89	1,137.34	1,064.78	66	82.36	77.46	72.55
67	1,311.86	1,233.42	1,154.98	67	89.22	84.32	78.44
68	1,423.63	1,339.31	1,254.99	68	96.09	91.18	85.30
69	1,545.21	1,453.05	1,360.88	69	104.91	98.05	92.16
70	1,674.63	1,576.58	1,476.58	70	112.75	105.89	99.03
71	1,839.35	1,731.50	1,621.68	71	124.52	116.68	108.83
72	2,019.75	1,900.14	1,778.56	72	136.28	128.44	119.62
73	2,217.81	2,084.46	1,951.12	73	149.03	140.21	131.38
74	2,433.51	2,288.40	2,141.33	74	163.74	153.93	144.13

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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Annual Premiums with 10.3% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,670.78	2,509.98	2,347.23	75	178.44	168.64	157.85
76	3,006.10	2,825.69	2,643.33	76	200.99	190.21	177.46
77	3,380.63	3,178.66	2,974.72	77	226.49	213.74	200.01
78	3,804.19	3,576.73	3,347.30	78	254.92	240.21	224.53
79	4,278.74	4,023.82	3,766.94	79	286.29	269.63	252.96
80		4,525.81	4,239.52	80		302.96	283.35
81		5,092.52	4,770.93	81		341.20	319.63
82		5,729.82	5,367.05	82		383.36	358.85
83		6,445.56	6,037.69	83		431.40	403.95
84		7,249.54	6,792.64	84		485.33	454.93

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.60	394.15	366.69	18-44	28.43	27.45	25.49
45-49	498.07	466.70	437.29	45-49	34.32	33.34	30.39
50-54	584.36	551.02	517.68	50-54	40.20	38.24	35.30
55	778.49	731.42	684.36	55	51.96	49.02	46.08
56	823.59	774.57	725.54	56	55.89	52.94	49.02
57	870.65	819.67	768.68	57	58.83	55.89	51.96
58	919.67	868.69	813.78	58	62.75	58.83	54.91
59	972.62	917.71	862.81	59	65.69	62.75	57.85
60	1,027.52	970.66	911.83	60	69.61	65.69	60.79
61	1,088.31	1,027.52	964.77	61	74.52	69.61	64.71
62	1,153.02	1,088.31	1,021.64	62	78.44	74.52	68.63
63	1,219.69	1,151.06	1,078.51	63	83.34	78.44	72.55
64	1,292.25	1,217.73	1,141.26	64	87.26	83.34	77.46
65	1,366.76	1,286.37	1,205.97	65	92.16	87.26	81.38
66	1,486.38	1,398.14	1,311.86	66	100.99	95.10	89.22
67	1,613.84	1,519.72	1,425.59	67	108.83	102.95	96.09
68	1,753.07	1,651.10	1,549.13	68	118.64	111.77	104.91
69	1,906.02	1,794.25	1,684.43	69	128.44	121.58	113.73
70	2,068.78	1,949.16	1,829.54	70	139.23	131.38	122.56
71	2,276.63	2,145.25	2,011.91	71	152.95	145.11	135.30
72	2,504.10	2,358.99	2,211.92	72	168.64	158.83	149.03
73	2,755.10	2,594.30	2,431.55	73	185.31	174.52	163.74
74	3,031.59	2,851.18	2,670.78	74	202.96	191.19	179.42
75	3,333.57	3,135.52	2,935.50	75	222.56	209.82	197.07
76	3,751.25	3,529.66	3,304.16	76	251.00	236.29	221.58
77	4,219.91	3,970.87	3,719.87	77	282.37	265.71	250.02
78	4,747.40	4,466.99	4,186.57	78	317.67	299.04	280.41
79	5,339.60	5,025.85	4,710.14	79	356.89	336.30	315.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	543.18	511.80	478.47	18-44	36.28	34.32	32.36
45-49	645.14	607.89	568.67	45-49	44.12	41.18	39.22
50-54	764.76	719.66	674.56	50-54	51.96	49.02	46.08
55	1,019.68	954.97	890.26	55	68.63	64.71	60.79
56	1,080.47	1,011.84	943.20	56	73.53	68.63	64.71
57	1,143.22	1,070.66	998.11	57	77.46	72.55	67.65
58	1,209.89	1,133.41	1,056.94	58	82.36	76.48	71.57
59	1,280.48	1,200.09	1,117.73	59	86.28	81.38	75.50
60	1,355.00	1,268.72	1,182.44	60	91.18	85.30	79.42
61	1,437.36	1,343.23	1,251.07	61	97.07	90.20	84.32
62	1,521.68	1,421.67	1,321.66	62	102.95	96.09	89.22
63	1,611.88	1,504.03	1,398.14	63	107.85	100.99	94.12
64	1,707.97	1,592.27	1,476.58	64	114.71	106.87	100.01
65	1,807.97	1,684.43	1,560.90	65	120.60	112.75	104.91
66	1,968.77	1,837.39	1,706.00	66	131.38	123.54	114.71
67	2,141.33	2,002.10	1,860.92	67	143.15	134.32	125.50
68	2,329.58	2,180.55	2,033.48	68	155.89	146.09	136.28
69	2,533.51	2,376.64	2,219.77	69	169.62	159.82	149.03
70	2,755.10	2,588.42	2,421.74	70	184.33	173.54	161.78
71	3,019.82	2,833.54	2,645.29	71	201.98	190.21	177.46
72	3,310.04	3,100.22	2,890.40	72	221.58	207.86	193.15
73	3,625.75	3,392.40	3,157.09	73	242.17	227.47	210.80
74	3,972.83	3,710.07	3,447.31	74	265.71	248.06	230.41
75	4,353.25	4,059.11	3,764.97	75	290.22	270.61	251.00
76	4,827.80	4,519.93	4,212.07	76	322.57	301.98	281.39
77	5,353.32	5,031.73	4,710.14	77	356.89	336.30	314.73
78	5,933.76	5,602.36	5,269.00	78	396.11	373.56	351.99
79	6,580.86	6,235.74	5,892.58	79	439.25	415.72	393.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	717.70	680.44	643.18	18-44	48.04	46.08	44.12
45-49	860.85	819.67	776.53	45-49	57.85	55.89	52.94
50-54	1,031.45	984.38	937.32	50-54	69.61	66.67	62.75
55	1,358.92	1,290.29	1,219.69	55	92.16	87.26	82.36
56	1,439.32	1,364.80	1,288.33	56	98.05	92.16	87.26
57	1,523.64	1,443.24	1,360.88	57	102.95	97.07	92.16
58	1,613.84	1,527.56	1,437.36	58	108.83	102.95	97.07
59	1,707.97	1,613.84	1,517.76	59	114.71	108.83	101.97
60	1,807.97	1,706.00	1,602.08	60	120.60	113.73	106.87
61	1,911.90	1,802.09	1,690.32	61	128.44	120.60	113.73
62	2,019.75	1,902.10	1,782.48	62	135.30	127.46	119.62
63	2,135.45	2,007.99	1,880.53	63	143.15	134.32	126.48
64	2,257.02	2,119.76	1,982.49	64	151.97	142.17	133.34
65	2,384.48	2,237.41	2,090.35	65	159.82	150.01	140.21
66	2,562.93	2,417.82	2,274.67	66	171.58	162.76	152.95
67	2,753.14	2,611.95	2,472.73	67	184.33	175.50	165.70
68	2,957.07	2,823.73	2,688.43	68	198.05	189.23	180.41
69	3,176.70	3,049.24	2,921.78	69	212.76	203.94	195.11
70	3,412.01	3,294.35	3,176.70	70	227.47	219.62	211.78
71	3,743.40	3,606.14	3,470.84	71	250.02	241.19	231.39
72	4,104.21	3,947.34	3,792.43	72	274.53	263.74	252.96
73	4,500.32	4,321.88	4,141.47	73	300.02	288.26	276.49
74	4,935.65	4,729.75	4,523.85	74	329.44	315.71	301.98
75	5,412.15	5,176.84	4,941.53	75	360.81	345.12	329.44
76	6,018.08	5,741.59	5,463.14	76	401.99	383.36	364.73
77	6,692.64	6,365.16	6,037.69	77	447.09	425.52	402.97
78	7,439.75	7,057.37	6,671.06	78	497.09	471.60	446.11
79	8,273.14	7,824.09	7,373.08	79	552.00	522.59	492.19

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)

Reset Form

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

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129963541

Effective Date: On Approval

(Projected) Number of Insureds Affected: 49

New Rates

Average Annual Premium Per Member: 2,309

Revised Rates

Average Annual Premium Per Member: 2,697

Average Requested Percentage Rate Change Per Member: 16.8%

Minimum Requested Percentage Rate Change Per Member: 16.8%

Maximum Requested Percentage Rate Change Per Member: 16.8%

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

Form#	"Product Name"(if applicable)
H-LTC3JFO	Nursing Facility Only
H-LTC3JFO2	Nursing Facility Only
H-5AIFO	Annual 5% Benefit Inflation Rider
H-COLRFO	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	199.34	184.81	168.20	18-44	13.50	13.50	12.46
45-49	228.41	213.88	195.19	45-49	16.61	15.57	14.54
50-54	257.48	242.95	226.34	50-54	18.69	17.65	16.61
55	355.08	330.16	303.17	55	23.88	22.84	21.80
56	380.00	353.00	323.93	56	25.96	24.92	23.88
57	406.99	377.92	346.77	57	28.03	25.96	24.92
58	436.06	404.91	369.61	58	30.11	28.03	25.96
59	467.21	431.91	396.61	59	31.15	30.11	28.03
60	498.36	460.98	421.53	60	33.22	31.15	29.07
61	533.66	494.20	450.60	61	36.34	34.26	31.15
62	571.03	527.43	481.74	62	38.41	36.34	33.22
63	610.49	562.73	512.89	63	41.53	38.41	35.30
64	654.09	602.18	548.19	64	44.64	41.53	37.38
65	697.70	641.63	583.49	65	46.72	43.61	39.45
66	764.15	701.85	637.48	66	51.91	47.76	43.61
67	836.82	766.22	695.62	67	57.10	52.95	47.76
68	917.81	836.82	757.92	68	62.29	57.10	50.87
69	1,005.02	915.73	826.44	69	67.49	62.29	56.07
70	1,098.46	998.79	899.12	70	73.72	67.49	60.22
71	1,212.67	1,098.46	982.18	71	82.02	74.75	66.45
72	1,339.33	1,206.44	1,073.54	72	90.33	82.02	72.68
73	1,478.46	1,324.80	1,171.14	73	99.67	90.33	78.91
74	1,630.04	1,455.61	1,279.11	74	110.05	98.63	86.17

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,798.23	1,596.81	1,395.40	75	121.47	107.98	93.44
76	2,024.57	1,798.23	1,571.90	76	137.05	121.47	105.90
77	2,279.98	2,024.57	1,767.09	77	153.66	137.05	118.36
78	2,566.53	2,277.90	1,989.27	78	173.39	153.66	133.93
79	2,888.39	2,564.46	2,238.45	79	194.15	172.35	150.54
80		2,884.23	2,516.70	80	218.03	193.11	168.20
81		3,245.54	2,832.32	81	246.06	218.03	190.00
82		3,652.53	3,185.32	82	276.17	245.02	213.88
83		4,111.43	3,584.01	83	310.43	275.13	239.83
84		4,626.40	4,032.53	84	348.85	309.40	269.94
				85	391.42	347.81	303.17
				86	441.25	391.42	341.58
				87	496.28	440.21	384.15
				88	557.54	495.24	431.91
				89	627.10	557.54	485.90
				90	706.00	627.10	547.15
				91	794.25	706.00	614.64
				92	892.89	794.25	691.47
				93	1,005.02	892.89	778.68
				94	1,130.64	1,003.98	875.24
				95	1,271.85	1,129.61	985.29
				96	1,430.70	1,270.81	1,107.80
				97	1,609.27	1,429.66	1,246.93
				98	1,810.69	1,608.24	1,402.66
				99	2,035.99	1,809.65	1,577.09

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.34	213.88	199.34	18-44	15.57	15.57	14.54
45-49	265.79	251.25	232.57	45-49	18.69	17.65	16.61
50-54	311.47	290.71	269.94	50-54	20.76	19.73	18.69
55	415.30	394.53	373.77	55	29.07	26.99	24.92
56	446.44	423.60	400.76	56	31.15	29.07	26.99
57	479.67	452.67	425.68	57	33.22	31.15	29.07
58	514.97	485.90	454.75	58	35.30	33.22	31.15
59	552.34	519.12	485.90	59	37.38	35.30	33.22
60	591.80	554.42	517.04	60	39.45	37.38	35.30
61	633.33	593.87	554.42	61	42.57	40.49	38.41
62	676.93	635.40	593.87	62	45.68	43.61	40.49
63	722.62	679.01	637.48	63	48.80	46.72	43.61
64	770.37	726.77	683.16	64	52.95	49.84	46.72
65	822.29	776.60	730.92	65	56.07	52.95	48.80
66	892.89	845.13	797.37	66	61.26	58.14	53.99
67	967.64	917.81	867.97	67	66.45	62.29	58.14
68	1,050.70	998.79	946.88	68	71.64	67.49	63.33
69	1,137.91	1,083.92	1,029.94	69	76.83	73.72	69.56
70	1,233.43	1,177.37	1,121.30	70	83.06	78.91	74.75
71	1,364.25	1,306.11	1,245.89	71	92.40	88.25	84.10
72	1,509.60	1,445.23	1,382.94	72	101.75	97.59	92.40
73	1,667.42	1,600.97	1,536.60	73	112.13	107.98	102.79
74	1,843.92	1,773.32	1,704.79	74	123.55	119.40	114.21

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,037.03	1,964.35	1,891.68	75	136.01	131.86	126.67
76	2,292.44	2,211.45	2,128.39	76	153.66	148.47	143.28
77	2,578.99	2,487.63	2,394.18	77	172.35	167.16	160.93
78	2,900.85	2,799.10	2,693.20	78	194.15	187.92	180.65
79	3,264.23	3,147.95	3,029.59	79	218.03	210.76	203.50
				80	245.02	236.72	228.41
				81	276.17	266.83	257.48
				82	310.43	300.05	289.67
				83	348.85	337.43	326.01
				84	392.46	380.00	366.50
				85	441.25	426.72	411.14
				86	497.32	480.71	463.06
				87	558.57	540.92	521.20
				88	629.17	608.41	585.57
				89	707.04	684.20	659.28
				90	795.29	769.34	741.30
				91	894.96	865.89	833.71
				92	1,007.09	973.87	938.57
				93	1,132.72	1,095.34	1,055.89
				94	1,273.92	1,232.39	1,187.75
				95	1,433.81	1,386.05	1,335.18
				96	1,612.39	1,559.44	1,502.33
				97	1,813.81	1,754.63	1,690.26
				98	2,041.18	1,973.70	1,901.02
				99	2,295.55	2,219.76	2,138.78

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	263.71	253.33	240.87	18-44	17.65	17.65	16.61
45-49	313.55	294.86	276.17	45-49	21.80	20.76	19.73
50-54	369.61	342.62	315.63	50-54	24.92	23.88	21.80
55	504.59	469.28	433.98	55	35.30	33.22	30.11
56	544.04	504.59	465.13	56	38.41	36.34	32.19
57	583.49	541.96	498.36	57	41.53	38.41	34.26
58	627.10	581.41	533.66	58	43.61	40.49	37.38
59	674.86	622.94	571.03	59	46.72	43.61	39.45
60	724.69	668.63	610.49	60	49.84	45.68	41.53
61	780.76	718.46	654.09	61	53.99	49.84	44.64
62	838.90	770.37	699.77	62	58.14	52.95	47.76
63	903.27	826.44	747.53	63	62.29	57.10	50.87
64	969.72	886.66	799.45	64	66.45	60.22	55.03
65	1,042.39	948.95	853.43	65	70.60	64.37	58.14
66	1,137.91	1,034.09	930.26	66	77.87	70.60	63.33
67	1,241.74	1,127.53	1,011.25	67	84.10	76.83	68.52
68	1,355.94	1,229.28	1,100.54	68	91.37	83.06	74.75
69	1,478.46	1,339.33	1,196.05	69	99.67	90.33	80.98
70	1,613.43	1,457.69	1,299.88	70	107.98	97.59	87.21
71	1,773.32	1,607.20	1,439.00	71	119.40	107.98	96.56
72	1,947.74	1,771.24	1,590.59	72	130.82	119.40	106.94
73	2,140.85	1,951.89	1,758.78	73	144.32	130.82	118.36
74	2,352.65	2,149.16	1,943.59	74	157.81	144.32	130.82

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,583.14	2,367.19	2,149.16	75	173.39	158.85	144.32
76	2,909.15	2,664.13	2,419.10	76	195.19	179.62	163.00
77	3,272.54	2,998.44	2,722.27	77	220.11	201.42	182.73
78	3,683.68	3,374.28	3,064.89	78	247.10	226.34	205.57
79	4,144.66	3,795.81	3,446.96	79	277.21	254.37	231.53
				80	311.47	285.52	259.56
				81	350.93	321.85	292.78
				82	394.53	361.31	329.12
				83	443.33	406.99	369.61
				84	499.39	457.86	416.33
				85	560.65	513.93	467.21
				86	631.25	578.30	526.39
				87	710.16	650.98	591.80
				88	798.41	731.96	665.51
				89	898.08	823.33	748.57
				90	1,011.25	927.15	842.01
				91	1,136.87	1,042.39	947.91
				92	1,279.11	1,172.17	1,066.27
				93	1,439.00	1,319.60	1,199.17
				94	1,618.62	1,483.65	1,348.68
				95	1,821.07	1,669.49	1,517.91
				96	2,048.45	1,878.18	1,706.87
				97	2,304.90	2,112.82	1,920.75
				98	2,592.49	2,376.53	2,160.58
				99	2,916.42	2,673.47	2,430.52

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

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

Exhibit VI

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	313.55	301.09	286.55	18-44	21.80	20.76	19.73
45-49	373.77	357.15	338.47	45-49	26.99	24.92	23.88
50-54	444.37	421.53	396.61	50-54	31.15	29.07	26.99
55	633.33	595.95	558.57	55	43.61	40.49	37.38
56	683.16	639.56	598.03	56	47.76	43.61	40.49
57	735.07	687.32	637.48	57	50.87	47.76	43.61
58	791.14	735.07	681.09	58	55.03	50.87	46.72
59	849.28	789.06	728.85	59	58.14	55.03	49.84
60	913.65	845.13	776.60	60	62.29	58.14	52.95
61	984.25	907.42	832.67	61	67.49	62.29	57.10
62	1,059.01	973.87	890.81	62	72.68	67.49	61.26
63	1,137.91	1,046.55	953.11	63	77.87	71.64	65.41
64	1,225.12	1,123.38	1,021.63	64	84.10	76.83	69.56
65	1,316.49	1,204.36	1,092.23	65	89.29	82.02	73.72
66	1,418.24	1,304.03	1,191.90	66	96.56	89.29	80.98
67	1,524.14	1,412.01	1,299.88	67	103.82	96.56	87.21
68	1,640.42	1,528.29	1,416.16	68	111.09	103.82	95.52
69	1,765.01	1,654.96	1,542.83	69	119.40	112.13	103.82
70	1,897.90	1,789.93	1,681.95	70	127.70	120.44	112.13
71	2,107.63	1,980.96	1,856.37	71	142.24	133.93	124.59
72	2,340.20	2,192.77	2,045.33	72	157.81	147.43	137.05
73	2,597.68	2,427.41	2,255.06	73	174.42	163.00	151.58
74	2,884.23	2,686.97	2,487.63	74	193.11	180.65	167.16

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,199.86	2,971.45	2,740.96	75	213.88	199.34	183.77
76	3,600.62	3,345.21	3,085.65	76	240.87	224.26	207.65
77	4,051.22	3,764.66	3,473.95	77	270.98	252.29	232.57
78	4,559.95	4,236.02	3,907.94	78	305.24	283.44	261.64
79	5,128.91	4,765.53	4,400.07	79	342.62	318.74	293.82
				80	385.19	358.19	330.16
				81	433.98	403.88	371.69
				82	487.97	453.71	418.41
				83	549.23	509.78	470.32
				84	617.75	574.15	529.50
				85	694.58	644.75	594.91
				86	781.80	725.73	669.67
				87	879.39	816.06	753.76
				88	989.44	918.84	847.20
				89	1,112.99	1,033.05	953.11
				90	1,252.12	1,162.83	1,072.50
				91	1,408.89	1,307.15	1,206.44
				92	1,584.36	1,471.19	1,356.98
				93	1,782.66	1,654.96	1,527.25
				94	2,005.88	1,861.57	1,717.25
				95	2,256.10	2,094.13	1,932.17
				96	2,538.50	2,355.77	2,174.08
				97	2,855.16	2,650.63	2,445.06
				98	3,212.32	2,981.83	2,751.34
				99	3,613.08	3,354.56	3,095.00

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 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	371.69	346.77	319.78	18-44	24.92	23.88	22.84
45-49	436.06	409.07	380.00	45-49	30.11	29.07	26.99
50-54	508.74	479.67	448.52	50-54	35.30	33.22	31.15
55	666.55	625.02	583.49	55	45.68	43.61	40.49
56	706.00	662.40	620.87	56	48.80	46.72	43.61
57	747.53	701.85	658.24	57	51.91	48.80	45.68
58	791.14	745.46	697.70	58	53.99	51.91	47.76
59	838.90	789.06	739.23	59	57.10	55.03	50.87
60	886.66	834.75	782.83	60	60.22	57.10	52.95
61	940.65	884.58	828.52	61	64.37	61.26	57.10
62	994.63	936.49	878.35	62	67.49	64.37	60.22
63	1,052.78	990.48	928.19	63	71.64	68.52	63.33
64	1,115.07	1,048.62	982.18	64	75.79	71.64	67.49
65	1,179.44	1,108.84	1,038.24	65	79.94	75.79	70.60
66	1,281.19	1,204.36	1,127.53	66	87.21	82.02	76.83
67	1,389.17	1,306.11	1,223.05	67	94.48	89.29	83.06
68	1,507.53	1,418.24	1,328.95	68	101.75	96.56	90.33
69	1,636.27	1,538.67	1,441.08	69	111.09	103.82	97.59
70	1,773.32	1,669.49	1,563.59	70	119.40	112.13	104.86
71	1,947.74	1,833.53	1,717.25	71	131.86	123.55	115.24
72	2,138.78	2,012.11	1,883.37	72	144.32	136.01	126.67
73	2,348.50	2,207.30	2,066.10	73	157.81	148.47	139.12
74	2,576.91	2,423.25	2,267.52	74	173.39	163.00	152.62

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 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,828.17	2,657.90	2,485.55	75	188.96	178.58	167.16
76	3,183.25	2,992.21	2,799.10	76	212.84	201.42	187.92
77	3,579.86	3,365.98	3,150.02	77	239.83	226.34	211.80
78	4,028.38	3,787.50	3,544.55	78	269.94	254.37	237.76
79	4,530.88	4,260.94	3,988.92	79	303.17	285.52	267.87
80		4,792.52	4,489.35	80		320.82	300.05
81		5,392.62	5,052.08	81		361.31	338.47
82		6,067.48	5,683.33	82		405.95	380.00
83		6,825.40	6,393.49	83		456.83	427.76
84		7,676.75	7,192.93	84		513.93	481.74

Fractional Premiums (expressed as a percent of annual premium)	
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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.44	417.37	388.30	18-44	30.11	29.07	26.99
45-49	527.43	494.20	463.06	45-49	36.34	35.30	32.19
50-54	618.79	583.49	548.19	50-54	42.57	40.49	37.38
55	824.36	774.53	724.69	55	55.03	51.91	48.80
56	872.12	820.21	768.30	56	59.18	56.07	51.91
57	921.96	867.97	813.98	57	62.29	59.18	55.03
58	973.87	919.88	861.74	58	66.45	62.29	58.14
59	1,029.94	971.79	913.65	59	69.56	66.45	61.26
60	1,088.08	1,027.86	965.56	60	73.72	69.56	64.37
61	1,152.45	1,088.08	1,021.63	61	78.91	73.72	68.52
62	1,220.97	1,152.45	1,081.85	62	83.06	78.91	72.68
63	1,291.57	1,218.89	1,142.07	63	88.25	83.06	76.83
64	1,368.40	1,289.50	1,208.51	64	92.40	88.25	82.02
65	1,447.31	1,362.17	1,277.04	65	97.59	92.40	86.17
66	1,573.97	1,480.53	1,389.17	66	106.94	100.71	94.48
67	1,708.94	1,609.27	1,509.60	67	115.24	109.02	101.75
68	1,856.37	1,748.40	1,640.42	68	125.63	118.36	111.09
69	2,018.34	1,899.98	1,783.70	69	136.01	128.74	120.44
70	2,190.69	2,064.02	1,937.36	70	147.43	139.12	129.78
71	2,410.80	2,271.67	2,130.47	71	161.97	153.66	143.28
72	2,651.67	2,498.01	2,342.27	72	178.58	168.20	157.81
73	2,917.46	2,747.19	2,574.84	73	196.23	184.81	173.39
74	3,210.24	3,019.20	2,828.17	74	214.92	202.46	190.00
75	3,530.02	3,320.29	3,108.49	75	235.68	222.18	208.69
76	3,972.31	3,737.67	3,498.87	76	265.79	250.22	234.64
77	4,468.59	4,204.88	3,939.09	77	299.01	281.36	264.75
78	5,027.16	4,730.23	4,433.29	78	336.39	316.66	296.94
79	5,654.26	5,322.02	4,987.71	79	377.92	356.12	334.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	575.19	541.96	506.66	18-44	38.41	36.34	34.26
45-49	683.16	643.71	602.18	45-49	46.72	43.61	41.53
50-54	809.83	762.07	714.31	50-54	55.03	51.91	48.80
55	1,079.77	1,011.25	942.72	55	72.68	68.52	64.37
56	1,144.14	1,071.46	998.79	56	77.87	72.68	68.52
57	1,210.59	1,133.76	1,056.93	57	82.02	76.83	71.64
58	1,281.19	1,200.21	1,119.22	58	87.21	80.98	75.79
59	1,355.94	1,270.81	1,183.59	59	91.37	86.17	79.94
60	1,434.85	1,343.48	1,252.12	60	96.56	90.33	84.10
61	1,522.06	1,422.39	1,324.80	61	102.79	95.52	89.29
62	1,611.35	1,505.45	1,399.55	62	109.02	101.75	94.48
63	1,706.87	1,592.66	1,480.53	63	114.21	106.94	99.67
64	1,808.62	1,686.10	1,563.59	64	121.47	113.17	105.90
65	1,914.52	1,783.70	1,652.88	65	127.70	119.40	111.09
66	2,084.79	1,945.66	1,806.54	66	139.12	130.82	121.47
67	2,267.52	2,120.09	1,970.58	67	151.58	142.24	132.89
68	2,466.86	2,309.05	2,153.31	68	165.08	154.70	144.32
69	2,682.81	2,516.70	2,350.58	69	179.62	169.23	157.81
70	2,917.46	2,740.96	2,564.46	70	195.19	183.77	171.31
71	3,197.78	3,000.52	2,801.17	71	213.88	201.42	187.92
72	3,505.10	3,282.92	3,060.73	72	234.64	220.11	204.53
73	3,839.42	3,592.31	3,343.14	73	256.45	240.87	223.22
74	4,206.95	3,928.70	3,650.46	74	281.36	262.67	243.99
75	4,609.79	4,298.32	3,986.85	75	307.32	286.55	265.79
76	5,112.30	4,786.29	4,460.28	76	341.58	319.78	297.98
77	5,668.80	5,328.25	4,987.71	77	377.92	356.12	333.28
78	6,283.43	5,932.51	5,579.51	78	419.45	395.57	372.73
79	6,968.67	6,603.21	6,239.83	79	465.13	440.21	416.33

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.99	720.54	681.09	18-44	50.87	48.80	46.72
45-49	911.58	867.97	822.29	45-49	61.26	59.18	56.07
50-54	1,092.23	1,042.39	992.56	50-54	73.72	70.60	66.45
55	1,439.00	1,366.33	1,291.57	55	97.59	92.40	87.21
56	1,524.14	1,445.23	1,364.25	56	103.82	97.59	92.40
57	1,613.43	1,528.29	1,441.08	57	109.02	102.79	97.59
58	1,708.94	1,617.58	1,522.06	58	115.24	109.02	102.79
59	1,808.62	1,708.94	1,607.20	59	121.47	115.24	107.98
60	1,914.52	1,806.54	1,696.49	60	127.70	120.44	113.17
61	2,024.57	1,908.29	1,789.93	61	136.01	127.70	120.44
62	2,138.78	2,014.19	1,887.52	62	143.28	134.97	126.67
63	2,261.29	2,126.32	1,991.35	63	151.58	142.24	133.93
64	2,390.03	2,244.68	2,099.32	64	160.93	150.54	141.20
65	2,525.00	2,369.27	2,213.53	65	169.23	158.85	148.47
66	2,713.96	2,560.30	2,408.72	66	181.69	172.35	161.97
67	2,915.38	2,765.87	2,618.44	67	195.19	185.85	175.46
68	3,131.33	2,990.13	2,846.86	68	209.72	200.38	191.04
69	3,363.90	3,228.93	3,093.96	69	225.30	215.95	206.61
70	3,613.08	3,488.49	3,363.90	70	240.87	232.57	224.26
71	3,964.00	3,818.65	3,675.37	71	264.75	255.41	245.02
72	4,346.08	4,179.96	4,015.92	72	290.71	279.29	267.87
73	4,765.53	4,576.57	4,385.53	73	317.70	305.24	292.78
74	5,226.51	5,008.47	4,790.44	74	348.85	334.31	319.78
75	5,731.09	5,481.91	5,232.73	75	382.07	365.46	348.85
76	6,372.72	6,079.94	5,785.08	76	425.68	405.95	386.23
77	7,087.03	6,740.26	6,393.49	77	473.44	450.60	426.72
78	7,878.17	7,473.26	7,064.19	78	526.39	499.39	472.40
79	8,760.68	8,285.16	7,807.57	79	584.53	553.38	521.20

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	199.34	184.81	168.20	18-44	13.50	13.50	12.46
45-49	228.41	213.88	195.19	45-49	16.61	15.57	14.54
50-54	257.48	242.95	226.34	50-54	18.69	17.65	16.61
55	355.08	330.16	303.17	55	23.88	22.84	21.80
56	380.00	353.00	323.93	56	25.96	24.92	23.88
57	406.99	377.92	346.77	57	28.03	25.96	24.92
58	436.06	404.91	369.61	58	30.11	28.03	25.96
59	467.21	431.91	396.61	59	31.15	30.11	28.03
60	498.36	460.98	421.53	60	33.22	31.15	29.07
61	533.66	494.20	450.60	61	36.34	34.26	31.15
62	571.03	527.43	481.74	62	38.41	36.34	33.22
63	610.49	562.73	512.89	63	41.53	38.41	35.30
64	654.09	602.18	548.19	64	44.64	41.53	37.38
65	697.70	641.63	583.49	65	46.72	43.61	39.45
66	764.15	701.85	637.48	66	51.91	47.76	43.61
67	836.82	766.22	695.62	67	57.10	52.95	47.76
68	917.81	836.82	757.92	68	62.29	57.10	50.87
69	1,005.02	915.73	826.44	69	67.49	62.29	56.07
70	1,098.46	998.79	899.12	70	73.72	67.49	60.22
71	1,212.67	1,098.46	982.18	71	82.02	74.75	66.45
72	1,339.33	1,206.44	1,073.54	72	90.33	82.02	72.68
73	1,478.46	1,324.80	1,171.14	73	99.67	90.33	78.91
74	1,630.04	1,455.61	1,279.11	74	110.05	98.63	86.17

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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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,798.23	1,596.81	1,395.40	75	121.47	107.98	93.44
76	2,024.57	1,798.23	1,571.90	76	137.05	121.47	105.90
77	2,279.98	2,024.57	1,767.09	77	153.66	137.05	118.36
78	2,566.53	2,277.90	1,989.27	78	173.39	153.66	133.93
79	2,888.39	2,564.46	2,238.45	79	194.15	172.35	150.54
80		2,884.23	2,516.70	80	218.03	193.11	168.20
81		3,245.54	2,832.32	81	246.06	218.03	190.00
82		3,652.53	3,185.32	82	276.17	245.02	213.88
83		4,111.43	3,584.01	83	310.43	275.13	239.83
84		4,626.40	4,032.53	84	348.85	309.40	269.94
				85	391.42	347.81	303.17
				86	441.25	391.42	341.58
				87	496.28	440.21	384.15
				88	557.54	495.24	431.91
				89	627.10	557.54	485.90
				90	706.00	627.10	547.15
				91	794.25	706.00	614.64
				92	892.89	794.25	691.47
				93	1,005.02	892.89	778.68
				94	1,130.64	1,003.98	875.24
				95	1,271.85	1,129.61	985.29
				96	1,430.70	1,270.81	1,107.80
				97	1,609.27	1,429.66	1,246.93
				98	1,810.69	1,608.24	1,402.66
				99	2,035.99	1,809.65	1,577.09

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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.34	213.88	199.34	18-44	15.57	15.57	14.54
45-49	265.79	251.25	232.57	45-49	18.69	17.65	16.61
50-54	311.47	290.71	269.94	50-54	20.76	19.73	18.69
55	415.30	394.53	373.77	55	29.07	26.99	24.92
56	446.44	423.60	400.76	56	31.15	29.07	26.99
57	479.67	452.67	425.68	57	33.22	31.15	29.07
58	514.97	485.90	454.75	58	35.30	33.22	31.15
59	552.34	519.12	485.90	59	37.38	35.30	33.22
60	591.80	554.42	517.04	60	39.45	37.38	35.30
61	633.33	593.87	554.42	61	42.57	40.49	38.41
62	676.93	635.40	593.87	62	45.68	43.61	40.49
63	722.62	679.01	637.48	63	48.80	46.72	43.61
64	770.37	726.77	683.16	64	52.95	49.84	46.72
65	822.29	776.60	730.92	65	56.07	52.95	48.80
66	892.89	845.13	797.37	66	61.26	58.14	53.99
67	967.64	917.81	867.97	67	66.45	62.29	58.14
68	1,050.70	998.79	946.88	68	71.64	67.49	63.33
69	1,137.91	1,083.92	1,029.94	69	76.83	73.72	69.56
70	1,233.43	1,177.37	1,121.30	70	83.06	78.91	74.75
71	1,364.25	1,306.11	1,245.89	71	92.40	88.25	84.10
72	1,509.60	1,445.23	1,382.94	72	101.75	97.59	92.40
73	1,667.42	1,600.97	1,536.60	73	112.13	107.98	102.79
74	1,843.92	1,773.32	1,704.79	74	123.55	119.40	114.21

Fractional Premiums (expressed as a percent of annual premium)	
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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,037.03	1,964.35	1,891.68	75	136.01	131.86	126.67
76	2,292.44	2,211.45	2,128.39	76	153.66	148.47	143.28
77	2,578.99	2,487.63	2,394.18	77	172.35	167.16	160.93
78	2,900.85	2,799.10	2,693.20	78	194.15	187.92	180.65
79	3,264.23	3,147.95	3,029.59	79	218.03	210.76	203.50
				80	245.02	236.72	228.41
				81	276.17	266.83	257.48
				82	310.43	300.05	289.67
				83	348.85	337.43	326.01
				84	392.46	380.00	366.50
				85	441.25	426.72	411.14
				86	497.32	480.71	463.06
				87	558.57	540.92	521.20
				88	629.17	608.41	585.57
				89	707.04	684.20	659.28
				90	795.29	769.34	741.30
				91	894.96	865.89	833.71
				92	1,007.09	973.87	938.57
				93	1,132.72	1,095.34	1,055.89
				94	1,273.92	1,232.39	1,187.75
				95	1,433.81	1,386.05	1,335.18
				96	1,612.39	1,559.44	1,502.33
				97	1,813.81	1,754.63	1,690.26
				98	2,041.18	1,973.70	1,901.02
				99	2,295.55	2,219.76	2,138.78

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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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	263.71	253.33	240.87	18-44	17.65	17.65	16.61
45-49	313.55	294.86	276.17	45-49	21.80	20.76	19.73
50-54	369.61	342.62	315.63	50-54	24.92	23.88	21.80
55	504.59	469.28	433.98	55	35.30	33.22	30.11
56	544.04	504.59	465.13	56	38.41	36.34	32.19
57	583.49	541.96	498.36	57	41.53	38.41	34.26
58	627.10	581.41	533.66	58	43.61	40.49	37.38
59	674.86	622.94	571.03	59	46.72	43.61	39.45
60	724.69	668.63	610.49	60	49.84	45.68	41.53
61	780.76	718.46	654.09	61	53.99	49.84	44.64
62	838.90	770.37	699.77	62	58.14	52.95	47.76
63	903.27	826.44	747.53	63	62.29	57.10	50.87
64	969.72	886.66	799.45	64	66.45	60.22	55.03
65	1,042.39	948.95	853.43	65	70.60	64.37	58.14
66	1,137.91	1,034.09	930.26	66	77.87	70.60	63.33
67	1,241.74	1,127.53	1,011.25	67	84.10	76.83	68.52
68	1,355.94	1,229.28	1,100.54	68	91.37	83.06	74.75
69	1,478.46	1,339.33	1,196.05	69	99.67	90.33	80.98
70	1,613.43	1,457.69	1,299.88	70	107.98	97.59	87.21
71	1,773.32	1,607.20	1,439.00	71	119.40	107.98	96.56
72	1,947.74	1,771.24	1,590.59	72	130.82	119.40	106.94
73	2,140.85	1,951.89	1,758.78	73	144.32	130.82	118.36
74	2,352.65	2,149.16	1,943.59	74	157.81	144.32	130.82

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,583.14	2,367.19	2,149.16	75	173.39	158.85	144.32
76	2,909.15	2,664.13	2,419.10	76	195.19	179.62	163.00
77	3,272.54	2,998.44	2,722.27	77	220.11	201.42	182.73
78	3,683.68	3,374.28	3,064.89	78	247.10	226.34	205.57
79	4,144.66	3,795.81	3,446.96	79	277.21	254.37	231.53
				80	311.47	285.52	259.56
				81	350.93	321.85	292.78
				82	394.53	361.31	329.12
				83	443.33	406.99	369.61
				84	499.39	457.86	416.33
				85	560.65	513.93	467.21
				86	631.25	578.30	526.39
				87	710.16	650.98	591.80
				88	798.41	731.96	665.51
				89	898.08	823.33	748.57
				90	1,011.25	927.15	842.01
				91	1,136.87	1,042.39	947.91
				92	1,279.11	1,172.17	1,066.27
				93	1,439.00	1,319.60	1,199.17
				94	1,618.62	1,483.65	1,348.68
				95	1,821.07	1,669.49	1,517.91
				96	2,048.45	1,878.18	1,706.87
				97	2,304.90	2,112.82	1,920.75
				98	2,592.49	2,376.53	2,160.58
				99	2,916.42	2,673.47	2,430.52

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	313.55	301.09	286.55	18-44	21.80	20.76	19.73
45-49	373.77	357.15	338.47	45-49	26.99	24.92	23.88
50-54	444.37	421.53	396.61	50-54	31.15	29.07	26.99
55	633.33	595.95	558.57	55	43.61	40.49	37.38
56	683.16	639.56	598.03	56	47.76	43.61	40.49
57	735.07	687.32	637.48	57	50.87	47.76	43.61
58	791.14	735.07	681.09	58	55.03	50.87	46.72
59	849.28	789.06	728.85	59	58.14	55.03	49.84
60	913.65	845.13	776.60	60	62.29	58.14	52.95
61	984.25	907.42	832.67	61	67.49	62.29	57.10
62	1,059.01	973.87	890.81	62	72.68	67.49	61.26
63	1,137.91	1,046.55	953.11	63	77.87	71.64	65.41
64	1,225.12	1,123.38	1,021.63	64	84.10	76.83	69.56
65	1,316.49	1,204.36	1,092.23	65	89.29	82.02	73.72
66	1,418.24	1,304.03	1,191.90	66	96.56	89.29	80.98
67	1,524.14	1,412.01	1,299.88	67	103.82	96.56	87.21
68	1,640.42	1,528.29	1,416.16	68	111.09	103.82	95.52
69	1,765.01	1,654.96	1,542.83	69	119.40	112.13	103.82
70	1,897.90	1,789.93	1,681.95	70	127.70	120.44	112.13
71	2,107.63	1,980.96	1,856.37	71	142.24	133.93	124.59
72	2,340.20	2,192.77	2,045.33	72	157.81	147.43	137.05
73	2,597.68	2,427.41	2,255.06	73	174.42	163.00	151.58
74	2,884.23	2,686.97	2,487.63	74	193.11	180.65	167.16

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

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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,199.86	2,971.45	2,740.96	75	213.88	199.34	183.77
76	3,600.62	3,345.21	3,085.65	76	240.87	224.26	207.65
77	4,051.22	3,764.66	3,473.95	77	270.98	252.29	232.57
78	4,559.95	4,236.02	3,907.94	78	305.24	283.44	261.64
79	5,128.91	4,765.53	4,400.07	79	342.62	318.74	293.82
				80	385.19	358.19	330.16
				81	433.98	403.88	371.69
				82	487.97	453.71	418.41
				83	549.23	509.78	470.32
				84	617.75	574.15	529.50
				85	694.58	644.75	594.91
				86	781.80	725.73	669.67
				87	879.39	816.06	753.76
				88	989.44	918.84	847.20
				89	1,112.99	1,033.05	953.11
				90	1,252.12	1,162.83	1,072.50
				91	1,408.89	1,307.15	1,206.44
				92	1,584.36	1,471.19	1,356.98
				93	1,782.66	1,654.96	1,527.25
				94	2,005.88	1,861.57	1,717.25
				95	2,256.10	2,094.13	1,932.17
				96	2,538.50	2,355.77	2,174.08
				97	2,855.16	2,650.63	2,445.06
				98	3,212.32	2,981.83	2,751.34
				99	3,613.08	3,354.56	3,095.00

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	371.69	346.77	319.78	18-44	24.92	23.88	22.84
45-49	436.06	409.07	380.00	45-49	30.11	29.07	26.99
50-54	508.74	479.67	448.52	50-54	35.30	33.22	31.15
55	666.55	625.02	583.49	55	45.68	43.61	40.49
56	706.00	662.40	620.87	56	48.80	46.72	43.61
57	747.53	701.85	658.24	57	51.91	48.80	45.68
58	791.14	745.46	697.70	58	53.99	51.91	47.76
59	838.90	789.06	739.23	59	57.10	55.03	50.87
60	886.66	834.75	782.83	60	60.22	57.10	52.95
61	940.65	884.58	828.52	61	64.37	61.26	57.10
62	994.63	936.49	878.35	62	67.49	64.37	60.22
63	1,052.78	990.48	928.19	63	71.64	68.52	63.33
64	1,115.07	1,048.62	982.18	64	75.79	71.64	67.49
65	1,179.44	1,108.84	1,038.24	65	79.94	75.79	70.60
66	1,281.19	1,204.36	1,127.53	66	87.21	82.02	76.83
67	1,389.17	1,306.11	1,223.05	67	94.48	89.29	83.06
68	1,507.53	1,418.24	1,328.95	68	101.75	96.56	90.33
69	1,636.27	1,538.67	1,441.08	69	111.09	103.82	97.59
70	1,773.32	1,669.49	1,563.59	70	119.40	112.13	104.86
71	1,947.74	1,833.53	1,717.25	71	131.86	123.55	115.24
72	2,138.78	2,012.11	1,883.37	72	144.32	136.01	126.67
73	2,348.50	2,207.30	2,066.10	73	157.81	148.47	139.12
74	2,576.91	2,423.25	2,267.52	74	173.39	163.00	152.62

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,828.17	2,657.90	2,485.55	75	188.96	178.58	167.16
76	3,183.25	2,992.21	2,799.10	76	212.84	201.42	187.92
77	3,579.86	3,365.98	3,150.02	77	239.83	226.34	211.80
78	4,028.38	3,787.50	3,544.55	78	269.94	254.37	237.76
79	4,530.88	4,260.94	3,988.92	79	303.17	285.52	267.87
80		4,792.52	4,489.35	80		320.82	300.05
81		5,392.62	5,052.08	81		361.31	338.47
82		6,067.48	5,683.33	82		405.95	380.00
83		6,825.40	6,393.49	83		456.83	427.76
84		7,676.75	7,192.93	84		513.93	481.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.44	417.37	388.30	18-44	30.11	29.07	26.99
45-49	527.43	494.20	463.06	45-49	36.34	35.30	32.19
50-54	618.79	583.49	548.19	50-54	42.57	40.49	37.38
55	824.36	774.53	724.69	55	55.03	51.91	48.80
56	872.12	820.21	768.30	56	59.18	56.07	51.91
57	921.96	867.97	813.98	57	62.29	59.18	55.03
58	973.87	919.88	861.74	58	66.45	62.29	58.14
59	1,029.94	971.79	913.65	59	69.56	66.45	61.26
60	1,088.08	1,027.86	965.56	60	73.72	69.56	64.37
61	1,152.45	1,088.08	1,021.63	61	78.91	73.72	68.52
62	1,220.97	1,152.45	1,081.85	62	83.06	78.91	72.68
63	1,291.57	1,218.89	1,142.07	63	88.25	83.06	76.83
64	1,368.40	1,289.50	1,208.51	64	92.40	88.25	82.02
65	1,447.31	1,362.17	1,277.04	65	97.59	92.40	86.17
66	1,573.97	1,480.53	1,389.17	66	106.94	100.71	94.48
67	1,708.94	1,609.27	1,509.60	67	115.24	109.02	101.75
68	1,856.37	1,748.40	1,640.42	68	125.63	118.36	111.09
69	2,018.34	1,899.98	1,783.70	69	136.01	128.74	120.44
70	2,190.69	2,064.02	1,937.36	70	147.43	139.12	129.78
71	2,410.80	2,271.67	2,130.47	71	161.97	153.66	143.28
72	2,651.67	2,498.01	2,342.27	72	178.58	168.20	157.81
73	2,917.46	2,747.19	2,574.84	73	196.23	184.81	173.39
74	3,210.24	3,019.20	2,828.17	74	214.92	202.46	190.00
75	3,530.02	3,320.29	3,108.49	75	235.68	222.18	208.69
76	3,972.31	3,737.67	3,498.87	76	265.79	250.22	234.64
77	4,468.59	4,204.88	3,939.09	77	299.01	281.36	264.75
78	5,027.16	4,730.23	4,433.29	78	336.39	316.66	296.94
79	5,654.26	5,322.02	4,987.71	79	377.92	356.12	334.31

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	575.19	541.96	506.66	18-44	38.41	36.34	34.26
45-49	683.16	643.71	602.18	45-49	46.72	43.61	41.53
50-54	809.83	762.07	714.31	50-54	55.03	51.91	48.80
55	1,079.77	1,011.25	942.72	55	72.68	68.52	64.37
56	1,144.14	1,071.46	998.79	56	77.87	72.68	68.52
57	1,210.59	1,133.76	1,056.93	57	82.02	76.83	71.64
58	1,281.19	1,200.21	1,119.22	58	87.21	80.98	75.79
59	1,355.94	1,270.81	1,183.59	59	91.37	86.17	79.94
60	1,434.85	1,343.48	1,252.12	60	96.56	90.33	84.10
61	1,522.06	1,422.39	1,324.80	61	102.79	95.52	89.29
62	1,611.35	1,505.45	1,399.55	62	109.02	101.75	94.48
63	1,706.87	1,592.66	1,480.53	63	114.21	106.94	99.67
64	1,808.62	1,686.10	1,563.59	64	121.47	113.17	105.90
65	1,914.52	1,783.70	1,652.88	65	127.70	119.40	111.09
66	2,084.79	1,945.66	1,806.54	66	139.12	130.82	121.47
67	2,267.52	2,120.09	1,970.58	67	151.58	142.24	132.89
68	2,466.86	2,309.05	2,153.31	68	165.08	154.70	144.32
69	2,682.81	2,516.70	2,350.58	69	179.62	169.23	157.81
70	2,917.46	2,740.96	2,564.46	70	195.19	183.77	171.31
71	3,197.78	3,000.52	2,801.17	71	213.88	201.42	187.92
72	3,505.10	3,282.92	3,060.73	72	234.64	220.11	204.53
73	3,839.42	3,592.31	3,343.14	73	256.45	240.87	223.22
74	4,206.95	3,928.70	3,650.46	74	281.36	262.67	243.99
75	4,609.79	4,298.32	3,986.85	75	307.32	286.55	265.79
76	5,112.30	4,786.29	4,460.28	76	341.58	319.78	297.98
77	5,668.80	5,328.25	4,987.71	77	377.92	356.12	333.28
78	6,283.43	5,932.51	5,579.51	78	419.45	395.57	372.73
79	6,968.67	6,603.21	6,239.83	79	465.13	440.21	416.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.99	720.54	681.09	18-44	50.87	48.80	46.72
45-49	911.58	867.97	822.29	45-49	61.26	59.18	56.07
50-54	1,092.23	1,042.39	992.56	50-54	73.72	70.60	66.45
55	1,439.00	1,366.33	1,291.57	55	97.59	92.40	87.21
56	1,524.14	1,445.23	1,364.25	56	103.82	97.59	92.40
57	1,613.43	1,528.29	1,441.08	57	109.02	102.79	97.59
58	1,708.94	1,617.58	1,522.06	58	115.24	109.02	102.79
59	1,808.62	1,708.94	1,607.20	59	121.47	115.24	107.98
60	1,914.52	1,806.54	1,696.49	60	127.70	120.44	113.17
61	2,024.57	1,908.29	1,789.93	61	136.01	127.70	120.44
62	2,138.78	2,014.19	1,887.52	62	143.28	134.97	126.67
63	2,261.29	2,126.32	1,991.35	63	151.58	142.24	133.93
64	2,390.03	2,244.68	2,099.32	64	160.93	150.54	141.20
65	2,525.00	2,369.27	2,213.53	65	169.23	158.85	148.47
66	2,713.96	2,560.30	2,408.72	66	181.69	172.35	161.97
67	2,915.38	2,765.87	2,618.44	67	195.19	185.85	175.46
68	3,131.33	2,990.13	2,846.86	68	209.72	200.38	191.04
69	3,363.90	3,228.93	3,093.96	69	225.30	215.95	206.61
70	3,613.08	3,488.49	3,363.90	70	240.87	232.57	224.26
71	3,964.00	3,818.65	3,675.37	71	264.75	255.41	245.02
72	4,346.08	4,179.96	4,015.92	72	290.71	279.29	267.87
73	4,765.53	4,576.57	4,385.53	73	317.70	305.24	292.78
74	5,226.51	5,008.47	4,790.44	74	348.85	334.31	319.78
75	5,731.09	5,481.91	5,232.73	75	382.07	365.46	348.85
76	6,372.72	6,079.94	5,785.08	76	425.68	405.95	386.23
77	7,087.03	6,740.26	6,393.49	77	473.44	450.60	426.72
78	7,878.17	7,473.26	7,064.19	78	526.39	499.39	472.40
79	8,760.68	8,285.16	7,807.57	79	584.53	553.38	521.20

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	199.34	184.81	168.20	18-44	13.50	13.50	12.46
45-49	228.41	213.88	195.19	45-49	16.61	15.57	14.54
50-54	257.48	242.95	226.34	50-54	18.69	17.65	16.61
55	355.08	330.16	303.17	55	23.88	22.84	21.80
56	380.00	353.00	323.93	56	25.96	24.92	23.88
57	406.99	377.92	346.77	57	28.03	25.96	24.92
58	436.06	404.91	369.61	58	30.11	28.03	25.96
59	467.21	431.91	396.61	59	31.15	30.11	28.03
60	498.36	460.98	421.53	60	33.22	31.15	29.07
61	533.66	494.20	450.60	61	36.34	34.26	31.15
62	571.03	527.43	481.74	62	38.41	36.34	33.22
63	610.49	562.73	512.89	63	41.53	38.41	35.30
64	654.09	602.18	548.19	64	44.64	41.53	37.38
65	697.70	641.63	583.49	65	46.72	43.61	39.45
66	764.15	701.85	637.48	66	51.91	47.76	43.61
67	836.82	766.22	695.62	67	57.10	52.95	47.76
68	917.81	836.82	757.92	68	62.29	57.10	50.87
69	1,005.02	915.73	826.44	69	67.49	62.29	56.07
70	1,098.46	998.79	899.12	70	73.72	67.49	60.22
71	1,212.67	1,098.46	982.18	71	82.02	74.75	66.45
72	1,339.33	1,206.44	1,073.54	72	90.33	82.02	72.68
73	1,478.46	1,324.80	1,171.14	73	99.67	90.33	78.91
74	1,630.04	1,455.61	1,279.11	74	110.05	98.63	86.17

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,798.23	1,596.81	1,395.40	75	121.47	107.98	93.44
76	2,024.57	1,798.23	1,571.90	76	137.05	121.47	105.90
77	2,279.98	2,024.57	1,767.09	77	153.66	137.05	118.36
78	2,566.53	2,277.90	1,989.27	78	173.39	153.66	133.93
79	2,888.39	2,564.46	2,238.45	79	194.15	172.35	150.54
80		2,884.23	2,516.70	80	218.03	193.11	168.20
81		3,245.54	2,832.32	81	246.06	218.03	190.00
82		3,652.53	3,185.32	82	276.17	245.02	213.88
83		4,111.43	3,584.01	83	310.43	275.13	239.83
84		4,626.40	4,032.53	84	348.85	309.40	269.94
				85	391.42	347.81	303.17
				86	441.25	391.42	341.58
				87	496.28	440.21	384.15
				88	557.54	495.24	431.91
				89	627.10	557.54	485.90
				90	706.00	627.10	547.15
				91	794.25	706.00	614.64
				92	892.89	794.25	691.47
				93	1,005.02	892.89	778.68
				94	1,130.64	1,003.98	875.24
				95	1,271.85	1,129.61	985.29
				96	1,430.70	1,270.81	1,107.80
				97	1,609.27	1,429.66	1,246.93
				98	1,810.69	1,608.24	1,402.66
				99	2,035.99	1,809.65	1,577.09

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

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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.34	213.88	199.34	18-44	15.57	15.57	14.54
45-49	265.79	251.25	232.57	45-49	18.69	17.65	16.61
50-54	311.47	290.71	269.94	50-54	20.76	19.73	18.69
55	415.30	394.53	373.77	55	29.07	26.99	24.92
56	446.44	423.60	400.76	56	31.15	29.07	26.99
57	479.67	452.67	425.68	57	33.22	31.15	29.07
58	514.97	485.90	454.75	58	35.30	33.22	31.15
59	552.34	519.12	485.90	59	37.38	35.30	33.22
60	591.80	554.42	517.04	60	39.45	37.38	35.30
61	633.33	593.87	554.42	61	42.57	40.49	38.41
62	676.93	635.40	593.87	62	45.68	43.61	40.49
63	722.62	679.01	637.48	63	48.80	46.72	43.61
64	770.37	726.77	683.16	64	52.95	49.84	46.72
65	822.29	776.60	730.92	65	56.07	52.95	48.80
66	892.89	845.13	797.37	66	61.26	58.14	53.99
67	967.64	917.81	867.97	67	66.45	62.29	58.14
68	1,050.70	998.79	946.88	68	71.64	67.49	63.33
69	1,137.91	1,083.92	1,029.94	69	76.83	73.72	69.56
70	1,233.43	1,177.37	1,121.30	70	83.06	78.91	74.75
71	1,364.25	1,306.11	1,245.89	71	92.40	88.25	84.10
72	1,509.60	1,445.23	1,382.94	72	101.75	97.59	92.40
73	1,667.42	1,600.97	1,536.60	73	112.13	107.98	102.79
74	1,843.92	1,773.32	1,704.79	74	123.55	119.40	114.21

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

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Exhibit VI

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,037.03	1,964.35	1,891.68	75	136.01	131.86	126.67
76	2,292.44	2,211.45	2,128.39	76	153.66	148.47	143.28
77	2,578.99	2,487.63	2,394.18	77	172.35	167.16	160.93
78	2,900.85	2,799.10	2,693.20	78	194.15	187.92	180.65
79	3,264.23	3,147.95	3,029.59	79	218.03	210.76	203.50
				80	245.02	236.72	228.41
				81	276.17	266.83	257.48
				82	310.43	300.05	289.67
				83	348.85	337.43	326.01
				84	392.46	380.00	366.50
				85	441.25	426.72	411.14
				86	497.32	480.71	463.06
				87	558.57	540.92	521.20
				88	629.17	608.41	585.57
				89	707.04	684.20	659.28
				90	795.29	769.34	741.30
				91	894.96	865.89	833.71
				92	1,007.09	973.87	938.57
				93	1,132.72	1,095.34	1,055.89
				94	1,273.92	1,232.39	1,187.75
				95	1,433.81	1,386.05	1,335.18
				96	1,612.39	1,559.44	1,502.33
				97	1,813.81	1,754.63	1,690.26
				98	2,041.18	1,973.70	1,901.02
				99	2,295.55	2,219.76	2,138.78

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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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	263.71	253.33	240.87	18-44	17.65	17.65	16.61
45-49	313.55	294.86	276.17	45-49	21.80	20.76	19.73
50-54	369.61	342.62	315.63	50-54	24.92	23.88	21.80
55	504.59	469.28	433.98	55	35.30	33.22	30.11
56	544.04	504.59	465.13	56	38.41	36.34	32.19
57	583.49	541.96	498.36	57	41.53	38.41	34.26
58	627.10	581.41	533.66	58	43.61	40.49	37.38
59	674.86	622.94	571.03	59	46.72	43.61	39.45
60	724.69	668.63	610.49	60	49.84	45.68	41.53
61	780.76	718.46	654.09	61	53.99	49.84	44.64
62	838.90	770.37	699.77	62	58.14	52.95	47.76
63	903.27	826.44	747.53	63	62.29	57.10	50.87
64	969.72	886.66	799.45	64	66.45	60.22	55.03
65	1,042.39	948.95	853.43	65	70.60	64.37	58.14
66	1,137.91	1,034.09	930.26	66	77.87	70.60	63.33
67	1,241.74	1,127.53	1,011.25	67	84.10	76.83	68.52
68	1,355.94	1,229.28	1,100.54	68	91.37	83.06	74.75
69	1,478.46	1,339.33	1,196.05	69	99.67	90.33	80.98
70	1,613.43	1,457.69	1,299.88	70	107.98	97.59	87.21
71	1,773.32	1,607.20	1,439.00	71	119.40	107.98	96.56
72	1,947.74	1,771.24	1,590.59	72	130.82	119.40	106.94
73	2,140.85	1,951.89	1,758.78	73	144.32	130.82	118.36
74	2,352.65	2,149.16	1,943.59	74	157.81	144.32	130.82

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,583.14	2,367.19	2,149.16	75	173.39	158.85	144.32
76	2,909.15	2,664.13	2,419.10	76	195.19	179.62	163.00
77	3,272.54	2,998.44	2,722.27	77	220.11	201.42	182.73
78	3,683.68	3,374.28	3,064.89	78	247.10	226.34	205.57
79	4,144.66	3,795.81	3,446.96	79	277.21	254.37	231.53
				80	311.47	285.52	259.56
				81	350.93	321.85	292.78
				82	394.53	361.31	329.12
				83	443.33	406.99	369.61
				84	499.39	457.86	416.33
				85	560.65	513.93	467.21
				86	631.25	578.30	526.39
				87	710.16	650.98	591.80
				88	798.41	731.96	665.51
				89	898.08	823.33	748.57
				90	1,011.25	927.15	842.01
				91	1,136.87	1,042.39	947.91
				92	1,279.11	1,172.17	1,066.27
				93	1,439.00	1,319.60	1,199.17
				94	1,618.62	1,483.65	1,348.68
				95	1,821.07	1,669.49	1,517.91
				96	2,048.45	1,878.18	1,706.87
				97	2,304.90	2,112.82	1,920.75
				98	2,592.49	2,376.53	2,160.58
				99	2,916.42	2,673.47	2,430.52

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

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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	313.55	301.09	286.55	18-44	21.80	20.76	19.73
45-49	373.77	357.15	338.47	45-49	26.99	24.92	23.88
50-54	444.37	421.53	396.61	50-54	31.15	29.07	26.99
55	633.33	595.95	558.57	55	43.61	40.49	37.38
56	683.16	639.56	598.03	56	47.76	43.61	40.49
57	735.07	687.32	637.48	57	50.87	47.76	43.61
58	791.14	735.07	681.09	58	55.03	50.87	46.72
59	849.28	789.06	728.85	59	58.14	55.03	49.84
60	913.65	845.13	776.60	60	62.29	58.14	52.95
61	984.25	907.42	832.67	61	67.49	62.29	57.10
62	1,059.01	973.87	890.81	62	72.68	67.49	61.26
63	1,137.91	1,046.55	953.11	63	77.87	71.64	65.41
64	1,225.12	1,123.38	1,021.63	64	84.10	76.83	69.56
65	1,316.49	1,204.36	1,092.23	65	89.29	82.02	73.72
66	1,418.24	1,304.03	1,191.90	66	96.56	89.29	80.98
67	1,524.14	1,412.01	1,299.88	67	103.82	96.56	87.21
68	1,640.42	1,528.29	1,416.16	68	111.09	103.82	95.52
69	1,765.01	1,654.96	1,542.83	69	119.40	112.13	103.82
70	1,897.90	1,789.93	1,681.95	70	127.70	120.44	112.13
71	2,107.63	1,980.96	1,856.37	71	142.24	133.93	124.59
72	2,340.20	2,192.77	2,045.33	72	157.81	147.43	137.05
73	2,597.68	2,427.41	2,255.06	73	174.42	163.00	151.58
74	2,884.23	2,686.97	2,487.63	74	193.11	180.65	167.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,199.86	2,971.45	2,740.96	75	213.88	199.34	183.77
76	3,600.62	3,345.21	3,085.65	76	240.87	224.26	207.65
77	4,051.22	3,764.66	3,473.95	77	270.98	252.29	232.57
78	4,559.95	4,236.02	3,907.94	78	305.24	283.44	261.64
79	5,128.91	4,765.53	4,400.07	79	342.62	318.74	293.82
				80	385.19	358.19	330.16
				81	433.98	403.88	371.69
				82	487.97	453.71	418.41
				83	549.23	509.78	470.32
				84	617.75	574.15	529.50
				85	694.58	644.75	594.91
				86	781.80	725.73	669.67
				87	879.39	816.06	753.76
				88	989.44	918.84	847.20
				89	1,112.99	1,033.05	953.11
				90	1,252.12	1,162.83	1,072.50
				91	1,408.89	1,307.15	1,206.44
				92	1,584.36	1,471.19	1,356.98
				93	1,782.66	1,654.96	1,527.25
				94	2,005.88	1,861.57	1,717.25
				95	2,256.10	2,094.13	1,932.17
				96	2,538.50	2,355.77	2,174.08
				97	2,855.16	2,650.63	2,445.06
				98	3,212.32	2,981.83	2,751.34
				99	3,613.08	3,354.56	3,095.00

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	371.69	346.77	319.78	18-44	24.92	23.88	22.84
45-49	436.06	409.07	380.00	45-49	30.11	29.07	26.99
50-54	508.74	479.67	448.52	50-54	35.30	33.22	31.15
55	666.55	625.02	583.49	55	45.68	43.61	40.49
56	706.00	662.40	620.87	56	48.80	46.72	43.61
57	747.53	701.85	658.24	57	51.91	48.80	45.68
58	791.14	745.46	697.70	58	53.99	51.91	47.76
59	838.90	789.06	739.23	59	57.10	55.03	50.87
60	886.66	834.75	782.83	60	60.22	57.10	52.95
61	940.65	884.58	828.52	61	64.37	61.26	57.10
62	994.63	936.49	878.35	62	67.49	64.37	60.22
63	1,052.78	990.48	928.19	63	71.64	68.52	63.33
64	1,115.07	1,048.62	982.18	64	75.79	71.64	67.49
65	1,179.44	1,108.84	1,038.24	65	79.94	75.79	70.60
66	1,281.19	1,204.36	1,127.53	66	87.21	82.02	76.83
67	1,389.17	1,306.11	1,223.05	67	94.48	89.29	83.06
68	1,507.53	1,418.24	1,328.95	68	101.75	96.56	90.33
69	1,636.27	1,538.67	1,441.08	69	111.09	103.82	97.59
70	1,773.32	1,669.49	1,563.59	70	119.40	112.13	104.86
71	1,947.74	1,833.53	1,717.25	71	131.86	123.55	115.24
72	2,138.78	2,012.11	1,883.37	72	144.32	136.01	126.67
73	2,348.50	2,207.30	2,066.10	73	157.81	148.47	139.12
74	2,576.91	2,423.25	2,267.52	74	173.39	163.00	152.62

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 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,828.17	2,657.90	2,485.55	75	188.96	178.58	167.16
76	3,183.25	2,992.21	2,799.10	76	212.84	201.42	187.92
77	3,579.86	3,365.98	3,150.02	77	239.83	226.34	211.80
78	4,028.38	3,787.50	3,544.55	78	269.94	254.37	237.76
79	4,530.88	4,260.94	3,988.92	79	303.17	285.52	267.87
80		4,792.52	4,489.35	80		320.82	300.05
81		5,392.62	5,052.08	81		361.31	338.47
82		6,067.48	5,683.33	82		405.95	380.00
83		6,825.40	6,393.49	83		456.83	427.76
84		7,676.75	7,192.93	84		513.93	481.74

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.44	417.37	388.30	18-44	30.11	29.07	26.99
45-49	527.43	494.20	463.06	45-49	36.34	35.30	32.19
50-54	618.79	583.49	548.19	50-54	42.57	40.49	37.38
55	824.36	774.53	724.69	55	55.03	51.91	48.80
56	872.12	820.21	768.30	56	59.18	56.07	51.91
57	921.96	867.97	813.98	57	62.29	59.18	55.03
58	973.87	919.88	861.74	58	66.45	62.29	58.14
59	1,029.94	971.79	913.65	59	69.56	66.45	61.26
60	1,088.08	1,027.86	965.56	60	73.72	69.56	64.37
61	1,152.45	1,088.08	1,021.63	61	78.91	73.72	68.52
62	1,220.97	1,152.45	1,081.85	62	83.06	78.91	72.68
63	1,291.57	1,218.89	1,142.07	63	88.25	83.06	76.83
64	1,368.40	1,289.50	1,208.51	64	92.40	88.25	82.02
65	1,447.31	1,362.17	1,277.04	65	97.59	92.40	86.17
66	1,573.97	1,480.53	1,389.17	66	106.94	100.71	94.48
67	1,708.94	1,609.27	1,509.60	67	115.24	109.02	101.75
68	1,856.37	1,748.40	1,640.42	68	125.63	118.36	111.09
69	2,018.34	1,899.98	1,783.70	69	136.01	128.74	120.44
70	2,190.69	2,064.02	1,937.36	70	147.43	139.12	129.78
71	2,410.80	2,271.67	2,130.47	71	161.97	153.66	143.28
72	2,651.67	2,498.01	2,342.27	72	178.58	168.20	157.81
73	2,917.46	2,747.19	2,574.84	73	196.23	184.81	173.39
74	3,210.24	3,019.20	2,828.17	74	214.92	202.46	190.00
75	3,530.02	3,320.29	3,108.49	75	235.68	222.18	208.69
76	3,972.31	3,737.67	3,498.87	76	265.79	250.22	234.64
77	4,468.59	4,204.88	3,939.09	77	299.01	281.36	264.75
78	5,027.16	4,730.23	4,433.29	78	336.39	316.66	296.94
79	5,654.26	5,322.02	4,987.71	79	377.92	356.12	334.31

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	575.19	541.96	506.66	18-44	38.41	36.34	34.26
45-49	683.16	643.71	602.18	45-49	46.72	43.61	41.53
50-54	809.83	762.07	714.31	50-54	55.03	51.91	48.80
55	1,079.77	1,011.25	942.72	55	72.68	68.52	64.37
56	1,144.14	1,071.46	998.79	56	77.87	72.68	68.52
57	1,210.59	1,133.76	1,056.93	57	82.02	76.83	71.64
58	1,281.19	1,200.21	1,119.22	58	87.21	80.98	75.79
59	1,355.94	1,270.81	1,183.59	59	91.37	86.17	79.94
60	1,434.85	1,343.48	1,252.12	60	96.56	90.33	84.10
61	1,522.06	1,422.39	1,324.80	61	102.79	95.52	89.29
62	1,611.35	1,505.45	1,399.55	62	109.02	101.75	94.48
63	1,706.87	1,592.66	1,480.53	63	114.21	106.94	99.67
64	1,808.62	1,686.10	1,563.59	64	121.47	113.17	105.90
65	1,914.52	1,783.70	1,652.88	65	127.70	119.40	111.09
66	2,084.79	1,945.66	1,806.54	66	139.12	130.82	121.47
67	2,267.52	2,120.09	1,970.58	67	151.58	142.24	132.89
68	2,466.86	2,309.05	2,153.31	68	165.08	154.70	144.32
69	2,682.81	2,516.70	2,350.58	69	179.62	169.23	157.81
70	2,917.46	2,740.96	2,564.46	70	195.19	183.77	171.31
71	3,197.78	3,000.52	2,801.17	71	213.88	201.42	187.92
72	3,505.10	3,282.92	3,060.73	72	234.64	220.11	204.53
73	3,839.42	3,592.31	3,343.14	73	256.45	240.87	223.22
74	4,206.95	3,928.70	3,650.46	74	281.36	262.67	243.99
75	4,609.79	4,298.32	3,986.85	75	307.32	286.55	265.79
76	5,112.30	4,786.29	4,460.28	76	341.58	319.78	297.98
77	5,668.80	5,328.25	4,987.71	77	377.92	356.12	333.28
78	6,283.43	5,932.51	5,579.51	78	419.45	395.57	372.73
79	6,968.67	6,603.21	6,239.83	79	465.13	440.21	416.33

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.99	720.54	681.09	18-44	50.87	48.80	46.72
45-49	911.58	867.97	822.29	45-49	61.26	59.18	56.07
50-54	1,092.23	1,042.39	992.56	50-54	73.72	70.60	66.45
55	1,439.00	1,366.33	1,291.57	55	97.59	92.40	87.21
56	1,524.14	1,445.23	1,364.25	56	103.82	97.59	92.40
57	1,613.43	1,528.29	1,441.08	57	109.02	102.79	97.59
58	1,708.94	1,617.58	1,522.06	58	115.24	109.02	102.79
59	1,808.62	1,708.94	1,607.20	59	121.47	115.24	107.98
60	1,914.52	1,806.54	1,696.49	60	127.70	120.44	113.17
61	2,024.57	1,908.29	1,789.93	61	136.01	127.70	120.44
62	2,138.78	2,014.19	1,887.52	62	143.28	134.97	126.67
63	2,261.29	2,126.32	1,991.35	63	151.58	142.24	133.93
64	2,390.03	2,244.68	2,099.32	64	160.93	150.54	141.20
65	2,525.00	2,369.27	2,213.53	65	169.23	158.85	148.47
66	2,713.96	2,560.30	2,408.72	66	181.69	172.35	161.97
67	2,915.38	2,765.87	2,618.44	67	195.19	185.85	175.46
68	3,131.33	2,990.13	2,846.86	68	209.72	200.38	191.04
69	3,363.90	3,228.93	3,093.96	69	225.30	215.95	206.61
70	3,613.08	3,488.49	3,363.90	70	240.87	232.57	224.26
71	3,964.00	3,818.65	3,675.37	71	264.75	255.41	245.02
72	4,346.08	4,179.96	4,015.92	72	290.71	279.29	267.87
73	4,765.53	4,576.57	4,385.53	73	317.70	305.24	292.78
74	5,226.51	5,008.47	4,790.44	74	348.85	334.31	319.78
75	5,731.09	5,481.91	5,232.73	75	382.07	365.46	348.85
76	6,372.72	6,079.94	5,785.08	76	425.68	405.95	386.23
77	7,087.03	6,740.26	6,393.49	77	473.44	450.60	426.72
78	7,878.17	7,473.26	7,064.19	78	526.39	499.39	472.40
79	8,760.68	8,285.16	7,807.57	79	584.53	553.38	521.20

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	199.34	184.81	168.20	18-44	13.50	13.50	12.46
45-49	228.41	213.88	195.19	45-49	16.61	15.57	14.54
50-54	257.48	242.95	226.34	50-54	18.69	17.65	16.61
55	355.08	330.16	303.17	55	23.88	22.84	21.80
56	380.00	353.00	323.93	56	25.96	24.92	23.88
57	406.99	377.92	346.77	57	28.03	25.96	24.92
58	436.06	404.91	369.61	58	30.11	28.03	25.96
59	467.21	431.91	396.61	59	31.15	30.11	28.03
60	498.36	460.98	421.53	60	33.22	31.15	29.07
61	533.66	494.20	450.60	61	36.34	34.26	31.15
62	571.03	527.43	481.74	62	38.41	36.34	33.22
63	610.49	562.73	512.89	63	41.53	38.41	35.30
64	654.09	602.18	548.19	64	44.64	41.53	37.38
65	697.70	641.63	583.49	65	46.72	43.61	39.45
66	764.15	701.85	637.48	66	51.91	47.76	43.61
67	836.82	766.22	695.62	67	57.10	52.95	47.76
68	917.81	836.82	757.92	68	62.29	57.10	50.87
69	1,005.02	915.73	826.44	69	67.49	62.29	56.07
70	1,098.46	998.79	899.12	70	73.72	67.49	60.22
71	1,212.67	1,098.46	982.18	71	82.02	74.75	66.45
72	1,339.33	1,206.44	1,073.54	72	90.33	82.02	72.68
73	1,478.46	1,324.80	1,171.14	73	99.67	90.33	78.91
74	1,630.04	1,455.61	1,279.11	74	110.05	98.63	86.17

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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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,798.23	1,596.81	1,395.40	75	121.47	107.98	93.44
76	2,024.57	1,798.23	1,571.90	76	137.05	121.47	105.90
77	2,279.98	2,024.57	1,767.09	77	153.66	137.05	118.36
78	2,566.53	2,277.90	1,989.27	78	173.39	153.66	133.93
79	2,888.39	2,564.46	2,238.45	79	194.15	172.35	150.54
80		2,884.23	2,516.70	80	218.03	193.11	168.20
81		3,245.54	2,832.32	81	246.06	218.03	190.00
82		3,652.53	3,185.32	82	276.17	245.02	213.88
83		4,111.43	3,584.01	83	310.43	275.13	239.83
84		4,626.40	4,032.53	84	348.85	309.40	269.94
				85	391.42	347.81	303.17
				86	441.25	391.42	341.58
				87	496.28	440.21	384.15
				88	557.54	495.24	431.91
				89	627.10	557.54	485.90
				90	706.00	627.10	547.15
				91	794.25	706.00	614.64
				92	892.89	794.25	691.47
				93	1,005.02	892.89	778.68
				94	1,130.64	1,003.98	875.24
				95	1,271.85	1,129.61	985.29
				96	1,430.70	1,270.81	1,107.80
				97	1,609.27	1,429.66	1,246.93
				98	1,810.69	1,608.24	1,402.66
				99	2,035.99	1,809.65	1,577.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.34	213.88	199.34	18-44	15.57	15.57	14.54
45-49	265.79	251.25	232.57	45-49	18.69	17.65	16.61
50-54	311.47	290.71	269.94	50-54	20.76	19.73	18.69
55	415.30	394.53	373.77	55	29.07	26.99	24.92
56	446.44	423.60	400.76	56	31.15	29.07	26.99
57	479.67	452.67	425.68	57	33.22	31.15	29.07
58	514.97	485.90	454.75	58	35.30	33.22	31.15
59	552.34	519.12	485.90	59	37.38	35.30	33.22
60	591.80	554.42	517.04	60	39.45	37.38	35.30
61	633.33	593.87	554.42	61	42.57	40.49	38.41
62	676.93	635.40	593.87	62	45.68	43.61	40.49
63	722.62	679.01	637.48	63	48.80	46.72	43.61
64	770.37	726.77	683.16	64	52.95	49.84	46.72
65	822.29	776.60	730.92	65	56.07	52.95	48.80
66	892.89	845.13	797.37	66	61.26	58.14	53.99
67	967.64	917.81	867.97	67	66.45	62.29	58.14
68	1,050.70	998.79	946.88	68	71.64	67.49	63.33
69	1,137.91	1,083.92	1,029.94	69	76.83	73.72	69.56
70	1,233.43	1,177.37	1,121.30	70	83.06	78.91	74.75
71	1,364.25	1,306.11	1,245.89	71	92.40	88.25	84.10
72	1,509.60	1,445.23	1,382.94	72	101.75	97.59	92.40
73	1,667.42	1,600.97	1,536.60	73	112.13	107.98	102.79
74	1,843.92	1,773.32	1,704.79	74	123.55	119.40	114.21

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

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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,037.03	1,964.35	1,891.68	75	136.01	131.86	126.67
76	2,292.44	2,211.45	2,128.39	76	153.66	148.47	143.28
77	2,578.99	2,487.63	2,394.18	77	172.35	167.16	160.93
78	2,900.85	2,799.10	2,693.20	78	194.15	187.92	180.65
79	3,264.23	3,147.95	3,029.59	79	218.03	210.76	203.50
				80	245.02	236.72	228.41
				81	276.17	266.83	257.48
				82	310.43	300.05	289.67
				83	348.85	337.43	326.01
				84	392.46	380.00	366.50
				85	441.25	426.72	411.14
				86	497.32	480.71	463.06
				87	558.57	540.92	521.20
				88	629.17	608.41	585.57
				89	707.04	684.20	659.28
				90	795.29	769.34	741.30
				91	894.96	865.89	833.71
				92	1,007.09	973.87	938.57
				93	1,132.72	1,095.34	1,055.89
				94	1,273.92	1,232.39	1,187.75
				95	1,433.81	1,386.05	1,335.18
				96	1,612.39	1,559.44	1,502.33
				97	1,813.81	1,754.63	1,690.26
				98	2,041.18	1,973.70	1,901.02
				99	2,295.55	2,219.76	2,138.78

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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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	263.71	253.33	240.87	18-44	17.65	17.65	16.61
45-49	313.55	294.86	276.17	45-49	21.80	20.76	19.73
50-54	369.61	342.62	315.63	50-54	24.92	23.88	21.80
55	504.59	469.28	433.98	55	35.30	33.22	30.11
56	544.04	504.59	465.13	56	38.41	36.34	32.19
57	583.49	541.96	498.36	57	41.53	38.41	34.26
58	627.10	581.41	533.66	58	43.61	40.49	37.38
59	674.86	622.94	571.03	59	46.72	43.61	39.45
60	724.69	668.63	610.49	60	49.84	45.68	41.53
61	780.76	718.46	654.09	61	53.99	49.84	44.64
62	838.90	770.37	699.77	62	58.14	52.95	47.76
63	903.27	826.44	747.53	63	62.29	57.10	50.87
64	969.72	886.66	799.45	64	66.45	60.22	55.03
65	1,042.39	948.95	853.43	65	70.60	64.37	58.14
66	1,137.91	1,034.09	930.26	66	77.87	70.60	63.33
67	1,241.74	1,127.53	1,011.25	67	84.10	76.83	68.52
68	1,355.94	1,229.28	1,100.54	68	91.37	83.06	74.75
69	1,478.46	1,339.33	1,196.05	69	99.67	90.33	80.98
70	1,613.43	1,457.69	1,299.88	70	107.98	97.59	87.21
71	1,773.32	1,607.20	1,439.00	71	119.40	107.98	96.56
72	1,947.74	1,771.24	1,590.59	72	130.82	119.40	106.94
73	2,140.85	1,951.89	1,758.78	73	144.32	130.82	118.36
74	2,352.65	2,149.16	1,943.59	74	157.81	144.32	130.82

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,583.14	2,367.19	2,149.16	75	173.39	158.85	144.32
76	2,909.15	2,664.13	2,419.10	76	195.19	179.62	163.00
77	3,272.54	2,998.44	2,722.27	77	220.11	201.42	182.73
78	3,683.68	3,374.28	3,064.89	78	247.10	226.34	205.57
79	4,144.66	3,795.81	3,446.96	79	277.21	254.37	231.53
				80	311.47	285.52	259.56
				81	350.93	321.85	292.78
				82	394.53	361.31	329.12
				83	443.33	406.99	369.61
				84	499.39	457.86	416.33
				85	560.65	513.93	467.21
				86	631.25	578.30	526.39
				87	710.16	650.98	591.80
				88	798.41	731.96	665.51
				89	898.08	823.33	748.57
				90	1,011.25	927.15	842.01
				91	1,136.87	1,042.39	947.91
				92	1,279.11	1,172.17	1,066.27
				93	1,439.00	1,319.60	1,199.17
				94	1,618.62	1,483.65	1,348.68
				95	1,821.07	1,669.49	1,517.91
				96	2,048.45	1,878.18	1,706.87
				97	2,304.90	2,112.82	1,920.75
				98	2,592.49	2,376.53	2,160.58
				99	2,916.42	2,673.47	2,430.52

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	313.55	301.09	286.55	18-44	21.80	20.76	19.73
45-49	373.77	357.15	338.47	45-49	26.99	24.92	23.88
50-54	444.37	421.53	396.61	50-54	31.15	29.07	26.99
55	633.33	595.95	558.57	55	43.61	40.49	37.38
56	683.16	639.56	598.03	56	47.76	43.61	40.49
57	735.07	687.32	637.48	57	50.87	47.76	43.61
58	791.14	735.07	681.09	58	55.03	50.87	46.72
59	849.28	789.06	728.85	59	58.14	55.03	49.84
60	913.65	845.13	776.60	60	62.29	58.14	52.95
61	984.25	907.42	832.67	61	67.49	62.29	57.10
62	1,059.01	973.87	890.81	62	72.68	67.49	61.26
63	1,137.91	1,046.55	953.11	63	77.87	71.64	65.41
64	1,225.12	1,123.38	1,021.63	64	84.10	76.83	69.56
65	1,316.49	1,204.36	1,092.23	65	89.29	82.02	73.72
66	1,418.24	1,304.03	1,191.90	66	96.56	89.29	80.98
67	1,524.14	1,412.01	1,299.88	67	103.82	96.56	87.21
68	1,640.42	1,528.29	1,416.16	68	111.09	103.82	95.52
69	1,765.01	1,654.96	1,542.83	69	119.40	112.13	103.82
70	1,897.90	1,789.93	1,681.95	70	127.70	120.44	112.13
71	2,107.63	1,980.96	1,856.37	71	142.24	133.93	124.59
72	2,340.20	2,192.77	2,045.33	72	157.81	147.43	137.05
73	2,597.68	2,427.41	2,255.06	73	174.42	163.00	151.58
74	2,884.23	2,686.97	2,487.63	74	193.11	180.65	167.16

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,199.86	2,971.45	2,740.96	75	213.88	199.34	183.77
76	3,600.62	3,345.21	3,085.65	76	240.87	224.26	207.65
77	4,051.22	3,764.66	3,473.95	77	270.98	252.29	232.57
78	4,559.95	4,236.02	3,907.94	78	305.24	283.44	261.64
79	5,128.91	4,765.53	4,400.07	79	342.62	318.74	293.82
				80	385.19	358.19	330.16
				81	433.98	403.88	371.69
				82	487.97	453.71	418.41
				83	549.23	509.78	470.32
				84	617.75	574.15	529.50
				85	694.58	644.75	594.91
				86	781.80	725.73	669.67
				87	879.39	816.06	753.76
				88	989.44	918.84	847.20
				89	1,112.99	1,033.05	953.11
				90	1,252.12	1,162.83	1,072.50
				91	1,408.89	1,307.15	1,206.44
				92	1,584.36	1,471.19	1,356.98
				93	1,782.66	1,654.96	1,527.25
				94	2,005.88	1,861.57	1,717.25
				95	2,256.10	2,094.13	1,932.17
				96	2,538.50	2,355.77	2,174.08
				97	2,855.16	2,650.63	2,445.06
				98	3,212.32	2,981.83	2,751.34
				99	3,613.08	3,354.56	3,095.00

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	371.69	346.77	319.78	18-44	24.92	23.88	22.84
45-49	436.06	409.07	380.00	45-49	30.11	29.07	26.99
50-54	508.74	479.67	448.52	50-54	35.30	33.22	31.15
55	666.55	625.02	583.49	55	45.68	43.61	40.49
56	706.00	662.40	620.87	56	48.80	46.72	43.61
57	747.53	701.85	658.24	57	51.91	48.80	45.68
58	791.14	745.46	697.70	58	53.99	51.91	47.76
59	838.90	789.06	739.23	59	57.10	55.03	50.87
60	886.66	834.75	782.83	60	60.22	57.10	52.95
61	940.65	884.58	828.52	61	64.37	61.26	57.10
62	994.63	936.49	878.35	62	67.49	64.37	60.22
63	1,052.78	990.48	928.19	63	71.64	68.52	63.33
64	1,115.07	1,048.62	982.18	64	75.79	71.64	67.49
65	1,179.44	1,108.84	1,038.24	65	79.94	75.79	70.60
66	1,281.19	1,204.36	1,127.53	66	87.21	82.02	76.83
67	1,389.17	1,306.11	1,223.05	67	94.48	89.29	83.06
68	1,507.53	1,418.24	1,328.95	68	101.75	96.56	90.33
69	1,636.27	1,538.67	1,441.08	69	111.09	103.82	97.59
70	1,773.32	1,669.49	1,563.59	70	119.40	112.13	104.86
71	1,947.74	1,833.53	1,717.25	71	131.86	123.55	115.24
72	2,138.78	2,012.11	1,883.37	72	144.32	136.01	126.67
73	2,348.50	2,207.30	2,066.10	73	157.81	148.47	139.12
74	2,576.91	2,423.25	2,267.52	74	173.39	163.00	152.62

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,828.17	2,657.90	2,485.55	75	188.96	178.58	167.16
76	3,183.25	2,992.21	2,799.10	76	212.84	201.42	187.92
77	3,579.86	3,365.98	3,150.02	77	239.83	226.34	211.80
78	4,028.38	3,787.50	3,544.55	78	269.94	254.37	237.76
79	4,530.88	4,260.94	3,988.92	79	303.17	285.52	267.87
80		4,792.52	4,489.35	80		320.82	300.05
81		5,392.62	5,052.08	81		361.31	338.47
82		6,067.48	5,683.33	82		405.95	380.00
83		6,825.40	6,393.49	83		456.83	427.76
84		7,676.75	7,192.93	84		513.93	481.74

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.44	417.37	388.30	18-44	30.11	29.07	26.99
45-49	527.43	494.20	463.06	45-49	36.34	35.30	32.19
50-54	618.79	583.49	548.19	50-54	42.57	40.49	37.38
55	824.36	774.53	724.69	55	55.03	51.91	48.80
56	872.12	820.21	768.30	56	59.18	56.07	51.91
57	921.96	867.97	813.98	57	62.29	59.18	55.03
58	973.87	919.88	861.74	58	66.45	62.29	58.14
59	1,029.94	971.79	913.65	59	69.56	66.45	61.26
60	1,088.08	1,027.86	965.56	60	73.72	69.56	64.37
61	1,152.45	1,088.08	1,021.63	61	78.91	73.72	68.52
62	1,220.97	1,152.45	1,081.85	62	83.06	78.91	72.68
63	1,291.57	1,218.89	1,142.07	63	88.25	83.06	76.83
64	1,368.40	1,289.50	1,208.51	64	92.40	88.25	82.02
65	1,447.31	1,362.17	1,277.04	65	97.59	92.40	86.17
66	1,573.97	1,480.53	1,389.17	66	106.94	100.71	94.48
67	1,708.94	1,609.27	1,509.60	67	115.24	109.02	101.75
68	1,856.37	1,748.40	1,640.42	68	125.63	118.36	111.09
69	2,018.34	1,899.98	1,783.70	69	136.01	128.74	120.44
70	2,190.69	2,064.02	1,937.36	70	147.43	139.12	129.78
71	2,410.80	2,271.67	2,130.47	71	161.97	153.66	143.28
72	2,651.67	2,498.01	2,342.27	72	178.58	168.20	157.81
73	2,917.46	2,747.19	2,574.84	73	196.23	184.81	173.39
74	3,210.24	3,019.20	2,828.17	74	214.92	202.46	190.00
75	3,530.02	3,320.29	3,108.49	75	235.68	222.18	208.69
76	3,972.31	3,737.67	3,498.87	76	265.79	250.22	234.64
77	4,468.59	4,204.88	3,939.09	77	299.01	281.36	264.75
78	5,027.16	4,730.23	4,433.29	78	336.39	316.66	296.94
79	5,654.26	5,322.02	4,987.71	79	377.92	356.12	334.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	575.19	541.96	506.66	18-44	38.41	36.34	34.26
45-49	683.16	643.71	602.18	45-49	46.72	43.61	41.53
50-54	809.83	762.07	714.31	50-54	55.03	51.91	48.80
55	1,079.77	1,011.25	942.72	55	72.68	68.52	64.37
56	1,144.14	1,071.46	998.79	56	77.87	72.68	68.52
57	1,210.59	1,133.76	1,056.93	57	82.02	76.83	71.64
58	1,281.19	1,200.21	1,119.22	58	87.21	80.98	75.79
59	1,355.94	1,270.81	1,183.59	59	91.37	86.17	79.94
60	1,434.85	1,343.48	1,252.12	60	96.56	90.33	84.10
61	1,522.06	1,422.39	1,324.80	61	102.79	95.52	89.29
62	1,611.35	1,505.45	1,399.55	62	109.02	101.75	94.48
63	1,706.87	1,592.66	1,480.53	63	114.21	106.94	99.67
64	1,808.62	1,686.10	1,563.59	64	121.47	113.17	105.90
65	1,914.52	1,783.70	1,652.88	65	127.70	119.40	111.09
66	2,084.79	1,945.66	1,806.54	66	139.12	130.82	121.47
67	2,267.52	2,120.09	1,970.58	67	151.58	142.24	132.89
68	2,466.86	2,309.05	2,153.31	68	165.08	154.70	144.32
69	2,682.81	2,516.70	2,350.58	69	179.62	169.23	157.81
70	2,917.46	2,740.96	2,564.46	70	195.19	183.77	171.31
71	3,197.78	3,000.52	2,801.17	71	213.88	201.42	187.92
72	3,505.10	3,282.92	3,060.73	72	234.64	220.11	204.53
73	3,839.42	3,592.31	3,343.14	73	256.45	240.87	223.22
74	4,206.95	3,928.70	3,650.46	74	281.36	262.67	243.99
75	4,609.79	4,298.32	3,986.85	75	307.32	286.55	265.79
76	5,112.30	4,786.29	4,460.28	76	341.58	319.78	297.98
77	5,668.80	5,328.25	4,987.71	77	377.92	356.12	333.28
78	6,283.43	5,932.51	5,579.51	78	419.45	395.57	372.73
79	6,968.67	6,603.21	6,239.83	79	465.13	440.21	416.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.99	720.54	681.09	18-44	50.87	48.80	46.72
45-49	911.58	867.97	822.29	45-49	61.26	59.18	56.07
50-54	1,092.23	1,042.39	992.56	50-54	73.72	70.60	66.45
55	1,439.00	1,366.33	1,291.57	55	97.59	92.40	87.21
56	1,524.14	1,445.23	1,364.25	56	103.82	97.59	92.40
57	1,613.43	1,528.29	1,441.08	57	109.02	102.79	97.59
58	1,708.94	1,617.58	1,522.06	58	115.24	109.02	102.79
59	1,808.62	1,708.94	1,607.20	59	121.47	115.24	107.98
60	1,914.52	1,806.54	1,696.49	60	127.70	120.44	113.17
61	2,024.57	1,908.29	1,789.93	61	136.01	127.70	120.44
62	2,138.78	2,014.19	1,887.52	62	143.28	134.97	126.67
63	2,261.29	2,126.32	1,991.35	63	151.58	142.24	133.93
64	2,390.03	2,244.68	2,099.32	64	160.93	150.54	141.20
65	2,525.00	2,369.27	2,213.53	65	169.23	158.85	148.47
66	2,713.96	2,560.30	2,408.72	66	181.69	172.35	161.97
67	2,915.38	2,765.87	2,618.44	67	195.19	185.85	175.46
68	3,131.33	2,990.13	2,846.86	68	209.72	200.38	191.04
69	3,363.90	3,228.93	3,093.96	69	225.30	215.95	206.61
70	3,613.08	3,488.49	3,363.90	70	240.87	232.57	224.26
71	3,964.00	3,818.65	3,675.37	71	264.75	255.41	245.02
72	4,346.08	4,179.96	4,015.92	72	290.71	279.29	267.87
73	4,765.53	4,576.57	4,385.53	73	317.70	305.24	292.78
74	5,226.51	5,008.47	4,790.44	74	348.85	334.31	319.78
75	5,731.09	5,481.91	5,232.73	75	382.07	365.46	348.85
76	6,372.72	6,079.94	5,785.08	76	425.68	405.95	386.23
77	7,087.03	6,740.26	6,393.49	77	473.44	450.60	426.72
78	7,878.17	7,473.26	7,064.19	78	526.39	499.39	472.40
79	8,760.68	8,285.16	7,807.57	79	584.53	553.38	521.20

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	199.34	184.81	168.20	18-44	13.50	13.50	12.46
45-49	228.41	213.88	195.19	45-49	16.61	15.57	14.54
50-54	257.48	242.95	226.34	50-54	18.69	17.65	16.61
55	355.08	330.16	303.17	55	23.88	22.84	21.80
56	380.00	353.00	323.93	56	25.96	24.92	23.88
57	406.99	377.92	346.77	57	28.03	25.96	24.92
58	436.06	404.91	369.61	58	30.11	28.03	25.96
59	467.21	431.91	396.61	59	31.15	30.11	28.03
60	498.36	460.98	421.53	60	33.22	31.15	29.07
61	533.66	494.20	450.60	61	36.34	34.26	31.15
62	571.03	527.43	481.74	62	38.41	36.34	33.22
63	610.49	562.73	512.89	63	41.53	38.41	35.30
64	654.09	602.18	548.19	64	44.64	41.53	37.38
65	697.70	641.63	583.49	65	46.72	43.61	39.45
66	764.15	701.85	637.48	66	51.91	47.76	43.61
67	836.82	766.22	695.62	67	57.10	52.95	47.76
68	917.81	836.82	757.92	68	62.29	57.10	50.87
69	1,005.02	915.73	826.44	69	67.49	62.29	56.07
70	1,098.46	998.79	899.12	70	73.72	67.49	60.22
71	1,212.67	1,098.46	982.18	71	82.02	74.75	66.45
72	1,339.33	1,206.44	1,073.54	72	90.33	82.02	72.68
73	1,478.46	1,324.80	1,171.14	73	99.67	90.33	78.91
74	1,630.04	1,455.61	1,279.11	74	110.05	98.63	86.17

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,798.23	1,596.81	1,395.40	75	121.47	107.98	93.44
76	2,024.57	1,798.23	1,571.90	76	137.05	121.47	105.90
77	2,279.98	2,024.57	1,767.09	77	153.66	137.05	118.36
78	2,566.53	2,277.90	1,989.27	78	173.39	153.66	133.93
79	2,888.39	2,564.46	2,238.45	79	194.15	172.35	150.54
80		2,884.23	2,516.70	80	218.03	193.11	168.20
81		3,245.54	2,832.32	81	246.06	218.03	190.00
82		3,652.53	3,185.32	82	276.17	245.02	213.88
83		4,111.43	3,584.01	83	310.43	275.13	239.83
84		4,626.40	4,032.53	84	348.85	309.40	269.94
				85	391.42	347.81	303.17
				86	441.25	391.42	341.58
				87	496.28	440.21	384.15
				88	557.54	495.24	431.91
				89	627.10	557.54	485.90
				90	706.00	627.10	547.15
				91	794.25	706.00	614.64
				92	892.89	794.25	691.47
				93	1,005.02	892.89	778.68
				94	1,130.64	1,003.98	875.24
				95	1,271.85	1,129.61	985.29
				96	1,430.70	1,270.81	1,107.80
				97	1,609.27	1,429.66	1,246.93
				98	1,810.69	1,608.24	1,402.66
				99	2,035.99	1,809.65	1,577.09

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

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.34	213.88	199.34	18-44	15.57	15.57	14.54
45-49	265.79	251.25	232.57	45-49	18.69	17.65	16.61
50-54	311.47	290.71	269.94	50-54	20.76	19.73	18.69
55	415.30	394.53	373.77	55	29.07	26.99	24.92
56	446.44	423.60	400.76	56	31.15	29.07	26.99
57	479.67	452.67	425.68	57	33.22	31.15	29.07
58	514.97	485.90	454.75	58	35.30	33.22	31.15
59	552.34	519.12	485.90	59	37.38	35.30	33.22
60	591.80	554.42	517.04	60	39.45	37.38	35.30
61	633.33	593.87	554.42	61	42.57	40.49	38.41
62	676.93	635.40	593.87	62	45.68	43.61	40.49
63	722.62	679.01	637.48	63	48.80	46.72	43.61
64	770.37	726.77	683.16	64	52.95	49.84	46.72
65	822.29	776.60	730.92	65	56.07	52.95	48.80
66	892.89	845.13	797.37	66	61.26	58.14	53.99
67	967.64	917.81	867.97	67	66.45	62.29	58.14
68	1,050.70	998.79	946.88	68	71.64	67.49	63.33
69	1,137.91	1,083.92	1,029.94	69	76.83	73.72	69.56
70	1,233.43	1,177.37	1,121.30	70	83.06	78.91	74.75
71	1,364.25	1,306.11	1,245.89	71	92.40	88.25	84.10
72	1,509.60	1,445.23	1,382.94	72	101.75	97.59	92.40
73	1,667.42	1,600.97	1,536.60	73	112.13	107.98	102.79
74	1,843.92	1,773.32	1,704.79	74	123.55	119.40	114.21

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

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Exhibit VI

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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,037.03	1,964.35	1,891.68	75	136.01	131.86	126.67
76	2,292.44	2,211.45	2,128.39	76	153.66	148.47	143.28
77	2,578.99	2,487.63	2,394.18	77	172.35	167.16	160.93
78	2,900.85	2,799.10	2,693.20	78	194.15	187.92	180.65
79	3,264.23	3,147.95	3,029.59	79	218.03	210.76	203.50
				80	245.02	236.72	228.41
				81	276.17	266.83	257.48
				82	310.43	300.05	289.67
				83	348.85	337.43	326.01
				84	392.46	380.00	366.50
				85	441.25	426.72	411.14
				86	497.32	480.71	463.06
				87	558.57	540.92	521.20
				88	629.17	608.41	585.57
				89	707.04	684.20	659.28
				90	795.29	769.34	741.30
				91	894.96	865.89	833.71
				92	1,007.09	973.87	938.57
				93	1,132.72	1,095.34	1,055.89
				94	1,273.92	1,232.39	1,187.75
				95	1,433.81	1,386.05	1,335.18
				96	1,612.39	1,559.44	1,502.33
				97	1,813.81	1,754.63	1,690.26
				98	2,041.18	1,973.70	1,901.02
				99	2,295.55	2,219.76	2,138.78

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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Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	263.71	253.33	240.87	18-44	17.65	17.65	16.61
45-49	313.55	294.86	276.17	45-49	21.80	20.76	19.73
50-54	369.61	342.62	315.63	50-54	24.92	23.88	21.80
55	504.59	469.28	433.98	55	35.30	33.22	30.11
56	544.04	504.59	465.13	56	38.41	36.34	32.19
57	583.49	541.96	498.36	57	41.53	38.41	34.26
58	627.10	581.41	533.66	58	43.61	40.49	37.38
59	674.86	622.94	571.03	59	46.72	43.61	39.45
60	724.69	668.63	610.49	60	49.84	45.68	41.53
61	780.76	718.46	654.09	61	53.99	49.84	44.64
62	838.90	770.37	699.77	62	58.14	52.95	47.76
63	903.27	826.44	747.53	63	62.29	57.10	50.87
64	969.72	886.66	799.45	64	66.45	60.22	55.03
65	1,042.39	948.95	853.43	65	70.60	64.37	58.14
66	1,137.91	1,034.09	930.26	66	77.87	70.60	63.33
67	1,241.74	1,127.53	1,011.25	67	84.10	76.83	68.52
68	1,355.94	1,229.28	1,100.54	68	91.37	83.06	74.75
69	1,478.46	1,339.33	1,196.05	69	99.67	90.33	80.98
70	1,613.43	1,457.69	1,299.88	70	107.98	97.59	87.21
71	1,773.32	1,607.20	1,439.00	71	119.40	107.98	96.56
72	1,947.74	1,771.24	1,590.59	72	130.82	119.40	106.94
73	2,140.85	1,951.89	1,758.78	73	144.32	130.82	118.36
74	2,352.65	2,149.16	1,943.59	74	157.81	144.32	130.82

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,583.14	2,367.19	2,149.16	75	173.39	158.85	144.32
76	2,909.15	2,664.13	2,419.10	76	195.19	179.62	163.00
77	3,272.54	2,998.44	2,722.27	77	220.11	201.42	182.73
78	3,683.68	3,374.28	3,064.89	78	247.10	226.34	205.57
79	4,144.66	3,795.81	3,446.96	79	277.21	254.37	231.53
				80	311.47	285.52	259.56
				81	350.93	321.85	292.78
				82	394.53	361.31	329.12
				83	443.33	406.99	369.61
				84	499.39	457.86	416.33
				85	560.65	513.93	467.21
				86	631.25	578.30	526.39
				87	710.16	650.98	591.80
				88	798.41	731.96	665.51
				89	898.08	823.33	748.57
				90	1,011.25	927.15	842.01
				91	1,136.87	1,042.39	947.91
				92	1,279.11	1,172.17	1,066.27
				93	1,439.00	1,319.60	1,199.17
				94	1,618.62	1,483.65	1,348.68
				95	1,821.07	1,669.49	1,517.91
				96	2,048.45	1,878.18	1,706.87
				97	2,304.90	2,112.82	1,920.75
				98	2,592.49	2,376.53	2,160.58
				99	2,916.42	2,673.47	2,430.52

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

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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	313.55	301.09	286.55	18-44	21.80	20.76	19.73
45-49	373.77	357.15	338.47	45-49	26.99	24.92	23.88
50-54	444.37	421.53	396.61	50-54	31.15	29.07	26.99
55	633.33	595.95	558.57	55	43.61	40.49	37.38
56	683.16	639.56	598.03	56	47.76	43.61	40.49
57	735.07	687.32	637.48	57	50.87	47.76	43.61
58	791.14	735.07	681.09	58	55.03	50.87	46.72
59	849.28	789.06	728.85	59	58.14	55.03	49.84
60	913.65	845.13	776.60	60	62.29	58.14	52.95
61	984.25	907.42	832.67	61	67.49	62.29	57.10
62	1,059.01	973.87	890.81	62	72.68	67.49	61.26
63	1,137.91	1,046.55	953.11	63	77.87	71.64	65.41
64	1,225.12	1,123.38	1,021.63	64	84.10	76.83	69.56
65	1,316.49	1,204.36	1,092.23	65	89.29	82.02	73.72
66	1,418.24	1,304.03	1,191.90	66	96.56	89.29	80.98
67	1,524.14	1,412.01	1,299.88	67	103.82	96.56	87.21
68	1,640.42	1,528.29	1,416.16	68	111.09	103.82	95.52
69	1,765.01	1,654.96	1,542.83	69	119.40	112.13	103.82
70	1,897.90	1,789.93	1,681.95	70	127.70	120.44	112.13
71	2,107.63	1,980.96	1,856.37	71	142.24	133.93	124.59
72	2,340.20	2,192.77	2,045.33	72	157.81	147.43	137.05
73	2,597.68	2,427.41	2,255.06	73	174.42	163.00	151.58
74	2,884.23	2,686.97	2,487.63	74	193.11	180.65	167.16

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,199.86	2,971.45	2,740.96	75	213.88	199.34	183.77
76	3,600.62	3,345.21	3,085.65	76	240.87	224.26	207.65
77	4,051.22	3,764.66	3,473.95	77	270.98	252.29	232.57
78	4,559.95	4,236.02	3,907.94	78	305.24	283.44	261.64
79	5,128.91	4,765.53	4,400.07	79	342.62	318.74	293.82
				80	385.19	358.19	330.16
				81	433.98	403.88	371.69
				82	487.97	453.71	418.41
				83	549.23	509.78	470.32
				84	617.75	574.15	529.50
				85	694.58	644.75	594.91
				86	781.80	725.73	669.67
				87	879.39	816.06	753.76
				88	989.44	918.84	847.20
				89	1,112.99	1,033.05	953.11
				90	1,252.12	1,162.83	1,072.50
				91	1,408.89	1,307.15	1,206.44
				92	1,584.36	1,471.19	1,356.98
				93	1,782.66	1,654.96	1,527.25
				94	2,005.88	1,861.57	1,717.25
				95	2,256.10	2,094.13	1,932.17
				96	2,538.50	2,355.77	2,174.08
				97	2,855.16	2,650.63	2,445.06
				98	3,212.32	2,981.83	2,751.34
				99	3,613.08	3,354.56	3,095.00

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	371.69	346.77	319.78	18-44	24.92	23.88	22.84
45-49	436.06	409.07	380.00	45-49	30.11	29.07	26.99
50-54	508.74	479.67	448.52	50-54	35.30	33.22	31.15
55	666.55	625.02	583.49	55	45.68	43.61	40.49
56	706.00	662.40	620.87	56	48.80	46.72	43.61
57	747.53	701.85	658.24	57	51.91	48.80	45.68
58	791.14	745.46	697.70	58	53.99	51.91	47.76
59	838.90	789.06	739.23	59	57.10	55.03	50.87
60	886.66	834.75	782.83	60	60.22	57.10	52.95
61	940.65	884.58	828.52	61	64.37	61.26	57.10
62	994.63	936.49	878.35	62	67.49	64.37	60.22
63	1,052.78	990.48	928.19	63	71.64	68.52	63.33
64	1,115.07	1,048.62	982.18	64	75.79	71.64	67.49
65	1,179.44	1,108.84	1,038.24	65	79.94	75.79	70.60
66	1,281.19	1,204.36	1,127.53	66	87.21	82.02	76.83
67	1,389.17	1,306.11	1,223.05	67	94.48	89.29	83.06
68	1,507.53	1,418.24	1,328.95	68	101.75	96.56	90.33
69	1,636.27	1,538.67	1,441.08	69	111.09	103.82	97.59
70	1,773.32	1,669.49	1,563.59	70	119.40	112.13	104.86
71	1,947.74	1,833.53	1,717.25	71	131.86	123.55	115.24
72	2,138.78	2,012.11	1,883.37	72	144.32	136.01	126.67
73	2,348.50	2,207.30	2,066.10	73	157.81	148.47	139.12
74	2,576.91	2,423.25	2,267.52	74	173.39	163.00	152.62

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 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,828.17	2,657.90	2,485.55	75	188.96	178.58	167.16
76	3,183.25	2,992.21	2,799.10	76	212.84	201.42	187.92
77	3,579.86	3,365.98	3,150.02	77	239.83	226.34	211.80
78	4,028.38	3,787.50	3,544.55	78	269.94	254.37	237.76
79	4,530.88	4,260.94	3,988.92	79	303.17	285.52	267.87
80		4,792.52	4,489.35	80		320.82	300.05
81		5,392.62	5,052.08	81		361.31	338.47
82		6,067.48	5,683.33	82		405.95	380.00
83		6,825.40	6,393.49	83		456.83	427.76
84		7,676.75	7,192.93	84		513.93	481.74

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.44	417.37	388.30	18-44	30.11	29.07	26.99
45-49	527.43	494.20	463.06	45-49	36.34	35.30	32.19
50-54	618.79	583.49	548.19	50-54	42.57	40.49	37.38
55	824.36	774.53	724.69	55	55.03	51.91	48.80
56	872.12	820.21	768.30	56	59.18	56.07	51.91
57	921.96	867.97	813.98	57	62.29	59.18	55.03
58	973.87	919.88	861.74	58	66.45	62.29	58.14
59	1,029.94	971.79	913.65	59	69.56	66.45	61.26
60	1,088.08	1,027.86	965.56	60	73.72	69.56	64.37
61	1,152.45	1,088.08	1,021.63	61	78.91	73.72	68.52
62	1,220.97	1,152.45	1,081.85	62	83.06	78.91	72.68
63	1,291.57	1,218.89	1,142.07	63	88.25	83.06	76.83
64	1,368.40	1,289.50	1,208.51	64	92.40	88.25	82.02
65	1,447.31	1,362.17	1,277.04	65	97.59	92.40	86.17
66	1,573.97	1,480.53	1,389.17	66	106.94	100.71	94.48
67	1,708.94	1,609.27	1,509.60	67	115.24	109.02	101.75
68	1,856.37	1,748.40	1,640.42	68	125.63	118.36	111.09
69	2,018.34	1,899.98	1,783.70	69	136.01	128.74	120.44
70	2,190.69	2,064.02	1,937.36	70	147.43	139.12	129.78
71	2,410.80	2,271.67	2,130.47	71	161.97	153.66	143.28
72	2,651.67	2,498.01	2,342.27	72	178.58	168.20	157.81
73	2,917.46	2,747.19	2,574.84	73	196.23	184.81	173.39
74	3,210.24	3,019.20	2,828.17	74	214.92	202.46	190.00
75	3,530.02	3,320.29	3,108.49	75	235.68	222.18	208.69
76	3,972.31	3,737.67	3,498.87	76	265.79	250.22	234.64
77	4,468.59	4,204.88	3,939.09	77	299.01	281.36	264.75
78	5,027.16	4,730.23	4,433.29	78	336.39	316.66	296.94
79	5,654.26	5,322.02	4,987.71	79	377.92	356.12	334.31

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	575.19	541.96	506.66	18-44	38.41	36.34	34.26
45-49	683.16	643.71	602.18	45-49	46.72	43.61	41.53
50-54	809.83	762.07	714.31	50-54	55.03	51.91	48.80
55	1,079.77	1,011.25	942.72	55	72.68	68.52	64.37
56	1,144.14	1,071.46	998.79	56	77.87	72.68	68.52
57	1,210.59	1,133.76	1,056.93	57	82.02	76.83	71.64
58	1,281.19	1,200.21	1,119.22	58	87.21	80.98	75.79
59	1,355.94	1,270.81	1,183.59	59	91.37	86.17	79.94
60	1,434.85	1,343.48	1,252.12	60	96.56	90.33	84.10
61	1,522.06	1,422.39	1,324.80	61	102.79	95.52	89.29
62	1,611.35	1,505.45	1,399.55	62	109.02	101.75	94.48
63	1,706.87	1,592.66	1,480.53	63	114.21	106.94	99.67
64	1,808.62	1,686.10	1,563.59	64	121.47	113.17	105.90
65	1,914.52	1,783.70	1,652.88	65	127.70	119.40	111.09
66	2,084.79	1,945.66	1,806.54	66	139.12	130.82	121.47
67	2,267.52	2,120.09	1,970.58	67	151.58	142.24	132.89
68	2,466.86	2,309.05	2,153.31	68	165.08	154.70	144.32
69	2,682.81	2,516.70	2,350.58	69	179.62	169.23	157.81
70	2,917.46	2,740.96	2,564.46	70	195.19	183.77	171.31
71	3,197.78	3,000.52	2,801.17	71	213.88	201.42	187.92
72	3,505.10	3,282.92	3,060.73	72	234.64	220.11	204.53
73	3,839.42	3,592.31	3,343.14	73	256.45	240.87	223.22
74	4,206.95	3,928.70	3,650.46	74	281.36	262.67	243.99
75	4,609.79	4,298.32	3,986.85	75	307.32	286.55	265.79
76	5,112.30	4,786.29	4,460.28	76	341.58	319.78	297.98
77	5,668.80	5,328.25	4,987.71	77	377.92	356.12	333.28
78	6,283.43	5,932.51	5,579.51	78	419.45	395.57	372.73
79	6,968.67	6,603.21	6,239.83	79	465.13	440.21	416.33

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.99	720.54	681.09	18-44	50.87	48.80	46.72
45-49	911.58	867.97	822.29	45-49	61.26	59.18	56.07
50-54	1,092.23	1,042.39	992.56	50-54	73.72	70.60	66.45
55	1,439.00	1,366.33	1,291.57	55	97.59	92.40	87.21
56	1,524.14	1,445.23	1,364.25	56	103.82	97.59	92.40
57	1,613.43	1,528.29	1,441.08	57	109.02	102.79	97.59
58	1,708.94	1,617.58	1,522.06	58	115.24	109.02	102.79
59	1,808.62	1,708.94	1,607.20	59	121.47	115.24	107.98
60	1,914.52	1,806.54	1,696.49	60	127.70	120.44	113.17
61	2,024.57	1,908.29	1,789.93	61	136.01	127.70	120.44
62	2,138.78	2,014.19	1,887.52	62	143.28	134.97	126.67
63	2,261.29	2,126.32	1,991.35	63	151.58	142.24	133.93
64	2,390.03	2,244.68	2,099.32	64	160.93	150.54	141.20
65	2,525.00	2,369.27	2,213.53	65	169.23	158.85	148.47
66	2,713.96	2,560.30	2,408.72	66	181.69	172.35	161.97
67	2,915.38	2,765.87	2,618.44	67	195.19	185.85	175.46
68	3,131.33	2,990.13	2,846.86	68	209.72	200.38	191.04
69	3,363.90	3,228.93	3,093.96	69	225.30	215.95	206.61
70	3,613.08	3,488.49	3,363.90	70	240.87	232.57	224.26
71	3,964.00	3,818.65	3,675.37	71	264.75	255.41	245.02
72	4,346.08	4,179.96	4,015.92	72	290.71	279.29	267.87
73	4,765.53	4,576.57	4,385.53	73	317.70	305.24	292.78
74	5,226.51	5,008.47	4,790.44	74	348.85	334.31	319.78
75	5,731.09	5,481.91	5,232.73	75	382.07	365.46	348.85
76	6,372.72	6,079.94	5,785.08	76	425.68	405.95	386.23
77	7,087.03	6,740.26	6,393.49	77	473.44	450.60	426.72
78	7,878.17	7,473.26	7,064.19	78	526.39	499.39	472.40
79	8,760.68	8,285.16	7,807.57	79	584.53	553.38	521.20

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)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Nursing Facility Only Product

March 2015

Product or Rider	Form Number
Nursing Facility Only	H-LTC3JFO
Nursing Facility Only	H-LTC3JFO2
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3

These policy forms are individual policy forms providing facility only long term care coverage. These forms were issued in Virginia from May 1994 through April 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.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

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

3. Renewability

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. 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+ Nursing Facility Only Product

March 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1994 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

A cumulative 0.7% increase in morbidity is assumed due to adverse selection from the rate increase.

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

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

Voluntary Lapse Rates

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

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 1.7% reduction in premium and claims is expected due to the election of reduced benefits.

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

Mortality Selection Factors

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

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

The above assumptions are based on actual experience of the policies in-force under 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, and inflation protection option.

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	49.9%
Semi-Annual	0.51*AP	16.9%
Quarterly	0.26*AP	8.0%
Monthly	0.09*AP	25.2%

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 and includes earned premiums, paid claims, incurred claims, and loss ratios. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for 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

v = 1 / 1.0585 = 0.944714

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

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

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

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

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the

company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

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

15. Projected Earned Premiums and Incurred Claims

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

16. History of Previous Rate Revisions

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on May 6, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 27.9% increase was approved on July 24, 2011 and implemented on each contract's next billing anniversary beginning November 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 16.8%. 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 16.8% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 16.8% 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: $2,309
After increase: $2,697

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	0.3%
48 - 52	1.5%
53 - 57	4.7%
58 - 62	16.4%
63 - 67	34.5%
68 - 72	28.4%
73 +	14.2%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	43.9%
60-day	19.1%
100-day	37.0%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	9.3%
3-Year	35.8%
5-Year	30.4%
Unlimited	24.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	24.6%
Compound	26.9%
CPI	48.5%

21. Number of Policyholders

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

	Number of Insured	Annual Premium based on 2012 In-force
Virginia	49	$113,132
Nationwide	2,173	$4,407,766

22. Actuarial Certification

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

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

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

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

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

Date: March 26, 2015

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	407,453	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	1,426,945	2,346	82,519	5.8%	2,064	3,860,572	6,348	223,254	5.8%				0.0310		0.9690		5.85%	2.7055
	1996	3,730,743	52,218	11,147	0.3%	4,227	9,535,427	133,464	28,492	0.3%				0.0424		0.9576		5.85%	2.5559
	1997	5,422,839	150,923	436,323	8.0%	4,452	13,093,985	364,418	1,053,545	8.0%				0.0544		0.9456		5.85%	2.4146
	1998	5,640,501	284,738	1,034,035	18.3%	4,556	12,866,578	649,517	2,358,742	18.3%				0.0479		0.9521		5.85%	2.2811
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,385	12,190,007	1,195,902	2,782,465	22.8%				0.0428		0.9572		5.85%	2.1550
Experience	2000	5,491,309	897,304	2,027,535	36.9%	4,253	11,179,489	1,826,778	4,127,759	36.9%				0.0301		0.9699		5.85%	2.0359
	2001	5,384,424	1,769,130	2,627,944	48.8%	4,118	10,355,848	3,402,562	5,054,318	48.8%				0.0317		0.9683		5.85%	1.9233
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,982	9,572,960	3,835,426	6,417,424	67.0%				0.0330		0.9670		5.85%	1.8170
	2003	5,097,934	2,844,935	4,978,514	97.7%	3,837	8,750,667	4,883,367	8,545,682	97.7%				0.0364		0.9636		5.85%	1.7165
	2004	5,753,976	3,000,636	5,050,112	87.8%	3,652	9,330,725	4,865,871	8,189,329	87.8%				0.0482		0.9518		5.85%	1.6216
	2005	6,390,917	3,156,842	5,702,692	89.2%	3,441	9,790,634	4,836,158	8,736,300	89.2%				0.0578		0.9422		5.85%	1.5320
	2006	6,111,956	3,185,438	6,594,725	107.9%	3,291	8,845,618	4,610,172	9,544,313	107.9%				0.0436		0.9564		5.85%	1.4473
	2007	5,895,284	2,075,948	6,841,053	116.0%	3,133	8,060,333	2,838,341	9,353,437	116.0%				0.0480		0.9520		5.85%	1.3673
	2008	5,584,928	9,139,871	8,083,388	144.7%	2,936	7,213,835	11,805,615	10,440,998	144.7%				0.0629		0.9371		5.85%	1.2917
	2009	5,269,582	12,866,746	8,127,224	154.2%	2,758	6,430,208	15,700,650	9,917,246	154.2%				0.0606		0.9394		5.85%	1.2203
	2010	5,600,905	11,353,248	6,577,388	117.4%	2,549	6,456,653	13,087,881	7,582,330	117.4%				0.0758		0.9242		5.85%	1.1528
	2011	5,858,856	8,451,916	10,395,235	177.4%	2,339	6,380,612	9,204,595	11,320,975	177.4%				0.0824		0.9176		5.85%	1.0891
	2012	5,430,517	8,843,118	9,022,466	166.1%	2,173	5,587,159	9,098,195	9,282,716	166.1%				0.0710		0.9290		5.85%	1.0288
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,954,989	8,611,533	8,954,500	180.7%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	4,621,477	10,812,491	9,156,109	198.1%	1,839	4,266,813	9,982,713	8,453,445	198.1%	1.0000	1.0963	1.0000	0.0834	0.0000	0.9166	0.9081	5.47%	0.9233
Future	2015	4,161,169	10,967,361	8,940,937	214.9%	1,673	3,645,968	9,609,474	7,833,945	214.9%	1.0000	1.0845	1.0000	0.0904	0.0000	0.9096	0.9004	5.43%	0.8762
Experience	2016	3,714,512	10,329,686	8,557,869	230.4%	1,510	3,090,871	8,595,402	7,121,061	230.4%	1.0000	1.0723	1.0000	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,289,303	9,644,414	8,091,611	246.0%	1,354	2,600,734	7,625,493	6,397,747	246.0%	1.0000	1.0677	1.0000	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	2,891,631	8,962,628	7,578,136	262.1%	1,206	2,172,538	6,733,796	5,693,600	262.1%	1.0000	1.0653	1.0000	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,523,618	8,381,329	7,051,556	279.4%	1,068	1,801,075	5,981,650	5,032,608	279.4%	1.0000	1.0662	1.0000	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,186,492	7,822,482	6,526,445	298.5%	939	1,481,657	5,300,834	4,422,586	298.5%	1.0000	1.0682	1.0000	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	1,880,366	7,270,477	5,998,625	319.0%	820	1,209,344	4,675,954	3,857,972	319.0%	1.0000	1.0688	1.0000	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,604,849	6,719,192	5,474,691	341.1%	711	979,125	4,099,408	3,340,132	341.1%	1.0000	1.0693	1.0000	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,359,106	6,171,061	4,960,497	365.0%	612	786,678	3,571,933	2,871,234	365.0%	1.0000	1.0699	1.0000	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,141,912	5,630,813	4,460,934	390.7%	523	627,267	3,093,081	2,450,450	390.7%	1.0000	1.0703	1.0000	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	951,720	5,105,142	3,985,077	418.7%	444	496,130	2,661,304	2,077,416	418.7%	1.0000	1.0719	1.0000	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	786,733	4,599,199	3,535,799	449.4%	373	389,257	2,275,573	1,749,429	449.4%	1.0000	1.0733	1.0000	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	644,968	4,117,348	3,114,277	482.9%	312	302,983	1,934,181	1,462,974	482.9%	1.0000	1.0744	1.0000	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	524,327	3,662,043	2,720,961	518.9%	258	233,960	1,634,039	1,214,119	518.9%	1.0000	1.0747	1.0000	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	422,657	3,235,663	2,360,771	558.6%	212	179,227	1,372,079	1,001,082	558.6%	1.0000	1.0763	1.0000	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	337,810	2,840,668	2,036,426	602.8%	173	136,197	1,145,286	821,036	602.8%	1.0000	1.0793	1.0000	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	267,697	2,478,310	1,744,922	651.8%	140	102,667	950,479	669,211	651.8%	1.0000	1.0813	1.0000	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	210,328	2,148,730	1,484,339	705.7%	112	76,777	784,366	541,838	705.7%	1.0000	1.0827	1.0000	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	163,846	1,851,615	1,256,046	766.6%	89	56,957	643,671	436,635	766.6%	1.0000	1.0863	1.0000	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	126,554	1,586,113	1,055,736	834.2%	70	41,912	525,287	349,637	834.2%	1.0000	1.0882	1.0000	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	96,928	1,350,611	880,601	908.5%	55	30,595	426,315	277,958	908.5%	1.0000	1.0891	1.0000	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	73,620	1,143,014	729,622	991.1%	43	22,170	344,210	219,720	991.1%	1.0000	1.0909	1.0000	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	55,460	961,524	600,618	1083.0%	33	15,959	276,691	172,835	1083.0%	1.0000	1.0928	1.0000	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	41,444	804,149	491,757	1186.6%	25	11,413	221,445	135,419	1186.6%	1.0000	1.0956	1.0000	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	30,730	669,329	402,959	1311.3%	19	8,105	176,544	106,285	1311.3%	1.0000	1.1051	1.0000	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	22,615	555,084	329,187	1455.6%	14	5,716	140,307	83,208	1455.6%	1.0000	1.1101	1.0000	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	16,524	458,763	267,665	1619.9%	11	4,004	111,168	64,861	1619.9%	1.0000	1.1129	1.0000	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	11,990	377,696	215,519	1797.4%	8	2,786	87,761	50,078	1797.4%	1.0000	1.1096	1.0000	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	8,644	309,487	172,297	1993.3%	6	1,926	68,962	38,392	1993.3%	1.0000	1.1090	1.0000	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	6,192	252,153	135,924	2195.3%	4	1,323	53,873	29,040	2195.3%	1.0000	1.1013	1.0000	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	4,407	204,092	106,319	2412.5%	3	903	41,800	21,775	2412.5%	1.0000	1.0989	1.0000	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,117	163,958	82,130	2635.0%	2	612	32,185	16,122	2635.0%	1.0000	1.0923	1.0000	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,190	130,708	62,997	2877.0%	2	412	24,586	11,850	2877.0%	1.0000	1.0918	1.0000	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,527	103,418	47,641	3119.4%	1	275	18,638	8,586	3119.4%	1.0000	1.0842	1.0000	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,057	81,237	35,846	3391.8%	1	183	14,029	6,190	3391.8%	1.0000	1.0873	1.0000	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	725	63,382	26,629	3673.5%	1	120	10,488	4,406	3673.5%	1.0000	1.0830	1.0000	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	492	49,063	19,346	3929.9%	1	78	7,779	3,067	3929.9%	1.0000	1.0698	1.0000	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	330	37,638	13,792	4173.7%	1	50	5,719	2,096	4173.7%	1.0000	1.0620	1.0000	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	95,159,183	70,741,197	82,415,418	86.6%	62,559	159,908,763	92,345,259	114,959,325	71.9%									
	Future	39,278,487	140,897,236	113,910,052	290.0%	16,672	29,739,756	93,870,036	78,004,551	262.3%									
	Lifetime	134,437,670	211,638,433	196,325,470	146.0%	79,231	189,648,519	186,215,295	192,963,876	101.7%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	142,277	0	0	0.0%	413	407,453	0	0	0.0%				0.0143		0.9857		5.85%	2.8638
	1995	1,426,945	2,346	82,519	5.8%	2,064	3,860,572	6,348	223,254	5.8%				0.0310		0.9690		5.85%	2.7055
	1996	3,730,743	52,218	11,147	0.3%	4,227	9,535,427	133,464	28,492	0.3%				0.0424		0.9576		5.85%	2.5559
	1997	5,422,839	150,923	436,323	8.0%	4,452	13,093,985	364,418	1,053,545	8.0%				0.0544		0.9456		5.85%	2.4146
	1998	5,640,501	284,738	1,034,035	18.3%	4,556	12,866,578	649,517	2,358,742	18.3%				0.0479		0.9521		5.85%	2.2811
Historical	1999	5,656,636	554,945	1,291,172	22.8%	4,385	12,190,007	1,195,902	2,782,465	22.8%				0.0428		0.9572		5.85%	2.1550
Experience	2000	5,491,309	897,304	2,027,535	36.9%	4,253	11,179,489	1,826,778	4,127,759	36.9%				0.0301		0.9699		5.85%	2.0359
	2001	5,384,424	1,769,130	2,627,944	48.8%	4,118	10,355,848	3,402,562	5,054,318	48.8%				0.0317		0.9683		5.85%	1.9233
	2002	5,268,652	2,110,897	3,531,946	67.0%	3,982	9,572,960	3,835,426	6,417,424	67.0%				0.0330		0.9670		5.85%	1.8170
	2003	5,097,934	2,844,935	4,978,514	97.7%	3,837	8,750,667	4,883,367	8,545,682	97.7%				0.0364		0.9636		5.85%	1.7165
	2004	5,753,976	3,000,636	5,050,112	87.8%	3,652	9,330,725	4,865,871	8,189,329	87.8%				0.0482		0.9518		5.85%	1.6216
	2005	6,390,917	3,156,842	5,702,692	89.2%	3,441	9,790,634	4,836,158	8,736,300	89.2%				0.0578		0.9422		5.85%	1.5320
	2006	6,111,956	3,185,438	6,594,725	107.9%	3,291	8,845,618	4,610,172	9,544,313	107.9%				0.0436		0.9564		5.85%	1.4473
	2007	5,895,284	2,075,948	6,841,053	116.0%	3,133	8,060,333	2,838,341	9,353,437	116.0%				0.0480		0.9520		5.85%	1.3673
	2008	5,584,928	9,139,871	8,083,388	144.7%	2,936	7,213,835	11,805,615	10,440,998	144.7%				0.0629		0.9371		5.85%	1.2917
	2009	5,269,582	12,866,746	8,127,224	154.2%	2,758	6,430,208	15,700,650	9,917,246	154.2%				0.0606		0.9394		5.85%	1.2203
	2010	5,600,905	11,353,248	6,577,388	117.4%	2,549	6,456,653	13,087,881	7,582,330	117.4%				0.0758		0.9242		5.85%	1.1528
	2011	5,858,856	8,451,916	10,395,235	177.4%	2,339	6,380,612	9,204,595	11,320,975	177.4%				0.0824		0.9176		5.85%	1.0891
	2012	5,430,517	8,843,118	9,022,466	166.1%	2,173	5,587,159	9,098,195	9,282,716	166.1%				0.0710		0.9290		5.85%	1.0288
	2013	5,089,420	8,845,167	9,197,439	180.7%	2,006	4,954,989	8,611,533	8,954,500	180.7%	1.0000	1.0877	1.0000	0.0768	0.0000	0.9232	0.9372	5.50%	0.9736
Projected	2014	4,893,946	10,794,757	9,072,432	185.4%	1,820	4,518,372	9,966,340	8,376,190	185.4%	1.0753	1.0955	1.0031	0.0834	0.0100	0.9075	0.8976	5.47%	0.9233
Future	2015	4,730,807	10,898,324	8,761,524	185.2%	1,656	4,145,078	9,548,985	7,676,745	185.2%	1.0862	1.0820	1.0067	0.0904	0.0000	0.9096	0.8866	5.43%	0.8762
Experience	2016	4,223,006	10,207,055	8,386,143	198.6%	1,495	3,513,992	8,493,360	6,978,167	198.6%	1.0000	1.0651	1.0067	0.0974	0.0000	0.9026	0.8927	5.39%	0.8321
	2017	3,739,589	9,493,259	7,929,241	212.0%	1,340	2,956,759	7,505,980	6,269,367	212.0%	1.0000	1.0606	1.0067	0.1032	0.0000	0.8968	0.8855	5.36%	0.7907
	2018	3,287,478	8,802,653	7,426,070	225.9%	1,194	2,469,946	6,613,604	5,579,350	225.9%	1.0000	1.0582	1.0067	0.1090	0.0000	0.8910	0.8791	5.34%	0.7513
	2019	2,869,086	8,223,230	6,910,057	240.8%	1,057	2,047,631	5,868,817	4,931,622	240.8%	1.0000	1.0591	1.0067	0.1148	0.0000	0.8852	0.8727	5.33%	0.7137
	2020	2,485,809	7,671,139	6,395,482	257.3%	930	1,684,486	5,198,278	4,333,841	257.3%	1.0000	1.0611	1.0067	0.1207	0.0000	0.8793	0.8664	5.33%	0.6776
	2021	2,137,776	7,128,262	5,878,254	275.0%	812	1,374,895	4,584,490	3,780,556	275.0%	1.0000	1.0616	1.0067	0.1267	0.0000	0.8733	0.8600	5.33%	0.6431
	2022	1,824,543	6,586,794	5,364,833	294.0%	704	1,113,162	4,018,631	3,273,108	294.0%	1.0000	1.0622	1.0067	0.1329	0.0000	0.8671	0.8535	5.34%	0.6101
	2023	1,545,159	6,048,856	4,860,957	314.6%	606	894,369	3,501,198	2,813,619	314.6%	1.0000	1.0627	1.0067	0.1392	0.0000	0.8608	0.8469	5.35%	0.5788
	2024	1,298,232	5,518,922	4,371,419	336.7%	518	713,136	3,031,617	2,401,279	336.7%	1.0000	1.0632	1.0067	0.1455	0.0000	0.8545	0.8402	5.35%	0.5493
	2025	1,082,005	5,003,458	3,905,111	360.9%	439	564,048	2,608,297	2,035,730	360.9%	1.0000	1.0647	1.0067	0.1520	0.0000	0.8480	0.8334	5.35%	0.5213
	2026	894,432	4,507,442	3,464,848	387.4%	369	442,543	2,230,174	1,714,324	387.4%	1.0000	1.0661	1.0067	0.1585	0.0000	0.8415	0.8266	5.35%	0.4948
	2027	733,261	4,035,107	3,051,784	416.2%	308	344,459	1,895,547	1,433,618	416.2%	1.0000	1.0672	1.0067	0.1651	0.0000	0.8349	0.8198	5.35%	0.4698
	2028	596,105	3,588,826	2,666,361	447.3%	256	265,988	1,601,369	1,189,756	447.3%	1.0000	1.0675	1.0067	0.1717	0.0000	0.8283	0.8130	5.34%	0.4462
	2029	480,516	3,170,921	2,313,399	481.4%	210	203,762	1,344,626	980,994	481.4%	1.0000	1.0691	1.0067	0.1783	0.0000	0.8217	0.8061	5.34%	0.4240
	2030	384,054	2,783,795	1,995,562	519.6%	171	154,841	1,122,356	804,560	519.6%	1.0000	1.0720	1.0067	0.1849	0.0000	0.8151	0.7993	5.33%	0.4032
	2031	304,343	2,428,667	1,709,908	561.8%	138	116,721	931,440	655,782	561.8%	1.0000	1.0740	1.0067	0.1915	0.0000	0.8085	0.7924	5.32%	0.3835
	2032	239,120	2,105,671	1,454,554	608.3%	111	87,288	768,647	530,966	608.3%	1.0000	1.0754	1.0067	0.1981	0.0000	0.8019	0.7857	5.30%	0.3650
	2033	186,275	1,814,498	1,230,842	660.8%	88	64,754	630,768	427,873	660.8%	1.0000	1.0790	1.0067	0.2046	0.0000	0.7954	0.7790	5.29%	0.3476
	2034	143,879	1,554,310	1,034,552	719.0%	70	47,650	514,754	342,621	719.0%	1.0000	1.0809	1.0067	0.2112	0.0000	0.7888	0.7724	5.27%	0.3312
	2035	110,197	1,323,525	862,931	783.1%	54	34,783	417,765	272,380	783.1%	1.0000	1.0818	1.0067	0.2178	0.0000	0.7822	0.7659	5.26%	0.3156
	2036	83,698	1,120,088	714,981	854.2%	42	25,205	337,306	215,311	854.2%	1.0000	1.0836	1.0067	0.2242	0.0000	0.7758	0.7595	5.24%	0.3011
	2037	63,052	942,235	588,566	933.5%	33	18,144	271,140	169,367	933.5%	1.0000	1.0854	1.0067	0.2306	0.0000	0.7694	0.7533	5.22%	0.2878
	2038	47,118	788,016	481,890	1022.7%	25	12,975	217,003	132,702	1022.7%	1.0000	1.0883	1.0067	0.2368	0.0000	0.7632	0.7473	5.19%	0.2754
	2039	34,937	655,900	394,873	1130.3%	19	9,215	173,002	104,153	1130.3%	1.0000	1.0977	1.0067	0.2429	0.0000	0.7571	0.7415	5.16%	0.2638
	2040	25,711	543,946	322,582	1254.7%	14	6,499	137,492	81,538	1254.7%	1.0000	1.1026	1.0067	0.2488	0.0000	0.7512	0.7359	5.13%	0.2528
	2041	18,786	449,557	262,294	1396.2%	11	4,552	108,937	63,559	1396.2%	1.0000	1.1054	1.0067	0.2545	0.0000	0.7455	0.7307	5.10%	0.2423
	2042	13,632	370,117	211,194	1549.3%	8	3,168	86,000	49,073	1549.3%	1.0000	1.1022	1.0067	0.2602	0.0000	0.7398	0.7257	5.07%	0.2324
	2043	9,827	303,276	168,839	1718.1%	6	2,190	67,578	37,622	1718.1%	1.0000	1.1015	1.0067	0.2658	0.0000	0.7342	0.7209	5.05%	0.2228
	2044	7,039	247,093	133,197	1892.2%	4	1,504	52,792	28,458	1892.2%	1.0000	1.0940	1.0067	0.2716	0.0000	0.7284	0.7163	5.02%	0.2137
	2045	5,010	199,996	104,186	2079.4%	3	1,026	40,962	21,339	2079.4%	1.0000	1.0916	1.0067	0.2777	0.0000	0.7223	0.7118	5.00%	0.2048
	2046	3,544	160,668	80,482	2271.2%	2	696	31,539	15,799	2271.2%	1.0000	1.0849	1.0067	0.2842	0.0000	0.7158	0.7072	4.98%	0.1963
	2047	2,489	128,085	61,733	2479.8%	2	468	24,093	11,612	2479.8%	1.0000	1.0845	1.0067	0.2912	0.0000	0.7088	0.7025	4.96%	0.1881
	2048	1,736	101,342	46,685	2688.7%	1	313	18,264	8,414	2688.7%	1.0000	1.0770	1.0067	0.2988	0.0000	0.7012	0.6975	4.95%	0.1802
	2049	1,202	79,606	35,127	2923.5%	1	207	13,747	6,066	2923.5%	1.0000	1.0800	1.0067	0.3071	0.0000	0.6929	0.6920	4.93%	0.1727
	2050	824	62,111	26,095	3166.3%	1	136	10,278	4,318	3166.3%	1.0000	1.0758	1.0067	0.3159	0.0000	0.6841	0.6859	4.91%	0.1655
	2051	560	48,078	18,957	3387.3%	1	89	7,623	3,006	3387.3%	1.0000	1.0626	1.0067	0.3254	0.0000	0.6746	0.6791	4.90%	0.1586
	2052	376	36,883	13,515	3597.5%	1	57	5,604	2,054	3597.5%	1.0000	1.0549	1.0067	0.3355	0.0000	0.6645	0.6713	4.89%	0.1520
	Past	95,159,183	70,741,197	82,415,418	86.6%	62,559	159,908,763	92,345,259	114,959,325	71.9%									
	Future	43,598,577	138,771,633	111,908,896	256.7%	16,526	32,800,096	92,611,934	76,711,337	233.9%									
	Lifetime	138,757,760	209,512,830	194,324,314	140.0%	79,085	192,708,859	184,957,193	191,670,662	99.5%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	29,409	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	44,165	0	0	0.0%	44	119,488	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	80,545	0	0	0.0%	85	205,866	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	119,159	0	0	0.0%	85	287,721	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	117,532	0	0	0.0%	84	268,104	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	117,179	1,870	1,865	1.6%	83	252,519	4,030	4,019	1.6%				0.0119		0.9881		5.85%	2.1550
Experience	2000	117,243	4,441	42,606	36.3%	82	238,689	9,041	86,740	36.3%				0.0120		0.9880		5.85%	2.0359
	2001	117,028	45,441	46,462	39.7%	82	225,080	87,396	89,360	39.7%				0.0000		1.0000		5.85%	1.9233
	2002	113,057	59,904	151,099	133.6%	78	205,421	108,844	274,542	133.6%				0.0488		0.9512		5.85%	1.8170
	2003	105,504	7,007	29,369	27.8%	75	181,099	12,028	50,412	27.8%				0.0385		0.9615		5.85%	1.7165
	2004	105,384	23,150	0	0.0%	75	170,892	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	108,565	0	118,259	108.9%	71	166,317	0	181,168	108.9%				0.0533		0.9467		5.85%	1.5320
	2006	132,244	164,749	208,707	157.8%	67	191,392	238,435	302,054	157.8%				0.0563		0.9437		5.85%	1.4473
	2007	129,711	39,282	49,435	38.1%	64	177,348	53,708	67,590	38.1%				0.0448		0.9552		5.85%	1.3673
	2008	119,444	135,034	0	0.0%	59	154,281	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	111,675	197,719	41,841	37.5%	57	136,272	241,267	51,056	37.5%				0.0339		0.9661		5.85%	1.2203
	2010	105,771	117,781	6,931	6.6%	52	121,931	135,776	7,990	6.6%				0.0877		0.9123		5.85%	1.1528
	2011	99,004	34,976	503,090	508.2%	52	107,820	38,090	547,892	508.2%				0.0000		1.0000		5.85%	1.0891
	2012	106,143	144,534	212,039	199.8%	49	109,205	148,703	218,155	199.8%				0.0577		0.9423		5.85%	1.0288
	2013	108,665	221,194	241,288	222.0%	45	105,795	215,352	234,915	222.0%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	99,693	264,879	248,206	249.0%	42	92,043	244,551	229,158	249.0%	1.0000	1.1212	1.0000	0.0807	0.0000	0.9193	0.9174	5.47%	0.9233
Future	2015	90,749	274,397	249,647	275.1%	38	79,513	240,424	218,738	275.1%	1.0000	1.1049	1.0000	0.0873	0.0000	0.9127	0.9103	5.43%	0.8762
Experience	2016	81,996	275,779	247,672	302.1%	34	68,229	229,478	206,090	302.1%	1.0000	1.0980	1.0000	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	73,556	267,524	242,513	329.7%	31	58,158	211,522	191,746	329.7%	1.0000	1.0915	1.0000	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	65,564	259,791	234,877	358.2%	28	49,259	195,186	176,468	358.2%	1.0000	1.0866	1.0000	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	58,062	251,740	224,868	387.3%	25	41,438	179,664	160,485	387.3%	1.0000	1.0811	1.0000	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	51,080	242,942	214,413	419.8%	22	34,614	164,628	145,295	419.8%	1.0000	1.0838	1.0000	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	44,634	233,461	204,266	457.7%	19	28,706	150,149	131,372	457.7%	1.0000	1.0903	1.0000	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	38,727	223,751	195,276	504.2%	17	23,628	136,511	119,138	504.2%	1.0000	1.1018	1.0000	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	33,356	214,061	186,483	559.1%	15	19,307	123,903	107,940	559.1%	1.0000	1.1088	1.0000	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	28,507	204,333	177,205	621.6%	12	15,659	112,243	97,341	621.6%	1.0000	1.1119	1.0000	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	24,164	194,458	166,955	690.9%	11	12,597	101,371	87,033	690.9%	1.0000	1.1115	1.0000	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	20,305	183,998	154,747	762.1%	9	10,046	91,038	76,565	762.1%	1.0000	1.1030	1.0000	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	16,906	172,438	139,951	827.8%	8	7,942	81,005	65,744	827.8%	1.0000	1.0862	1.0000	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	13,941	159,534	123,981	889.3%	6	6,221	71,186	55,321	889.3%	1.0000	1.0743	1.0000	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	11,381	145,479	107,781	947.1%	5	4,826	61,690	45,704	947.1%	1.0000	1.0649	1.0000	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	9,193	130,655	92,021	1001.0%	4	3,707	52,677	37,101	1001.0%	1.0000	1.0569	1.0000	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	7,346	115,487	77,155	1050.2%	3	2,818	44,292	29,590	1050.2%	1.0000	1.0492	1.0000	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	5,806	100,462	63,606	1095.6%	3	2,119	36,672	23,218	1095.6%	1.0000	1.0432	1.0000	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	4,536	86,079	51,765	1141.3%	2	1,577	29,923	17,995	1141.3%	1.0000	1.0417	1.0000	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	3,501	72,745	41,589	1187.9%	2	1,159	24,092	13,773	1187.9%	1.0000	1.0408	1.0000	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	2,669	60,764	33,203	1244.2%	1	842	19,180	10,480	1244.2%	1.0000	1.0474	1.0000	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,006	50,271	26,375	1314.6%	1	604	15,139	7,943	1314.6%	1.0000	1.0566	1.0000	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,486	41,215	20,647	1389.6%	1	428	11,860	5,941	1389.6%	1.0000	1.0570	1.0000	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,082	33,438	15,801	1460.5%	1	298	9,208	4,351	1460.5%	1.0000	1.0510	1.0000	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	773	26,861	12,042	1558.1%	1	204	7,085	3,176	1558.1%	1.0000	1.0669	1.0000	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	540	21,398	9,041	1674.0%	1	137	5,409	2,285	1674.0%	1.0000	1.0744	1.0000	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	368	16,889	6,603	1794.1%	1	89	4,093	1,600	1794.1%	1.0000	1.0718	1.0000	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	244	13,162	4,638	1903.4%	1	57	3,058	1,078	1903.4%	1.0000	1.0609	1.0000	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	156	10,098	3,149	2018.0%	1	35	2,250	702	2018.0%	1.0000	1.0602	1.0000	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	96	7,614	2,047	2126.3%	1	21	1,627	437	2126.3%	1.0000	1.0536	1.0000	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	57	5,641	1,268	2228.1%	1	12	1,155	260	2228.1%	1.0000	1.0479	1.0000	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	32	4,104	745	2319.5%	1	6	806	146	2319.5%	1.0000	1.0410	1.0000	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	17	2,935	411	2391.0%	1	3	552	77	2391.0%	1.0000	1.0308	1.0000	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	9	2,067	211	2429.9%	1	2	373	38	2429.9%	1.0000	1.0163	1.0000	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	4	1,439	100	2418.2%	1	1	249	17	2418.2%	1.0000	0.9952	1.0000	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	994	42	2333.3%	1	0	164	7	2333.3%	1.0000	0.9649	1.0000	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	684	16	2153.4%	1	0	108	3	2153.4%	1.0000	0.9229	1.0000	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	471	5	1871.2%	1	0	72	1	1871.2%	1.0000	0.8690	1.0000	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	1,959,623	975,887	1,411,702	72.0%	1,265	3,348,855	1,289,277	1,880,978	56.2%									
	Future	901,209	4,595,233	3,822,607	424.2%	399	672,098	2,879,941	2,509,274	373.3%									
	Lifetime	2,860,832	5,571,120	5,234,309	183.0%	1,664	4,020,953	4,169,218	4,390,253	109.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 16.8% Increase
LTC3+ Nursing Facility Only Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1994	10,269	0	0	0.0%	21	29,409	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	44,165	0	0	0.0%	44	119,488	0	0	0.0%				0.0222		0.9778		5.85%	2.7055
	1996	80,545	0	0	0.0%	85	205,866	0	0	0.0%				0.0341		0.9659		5.85%	2.5559
	1997	119,159	0	0	0.0%	85	287,721	0	0	0.0%				0.0230		0.9770		5.85%	2.4146
	1998	117,532	0	0	0.0%	84	268,104	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	117,179	1,870	1,865	1.6%	83	252,519	4,030	4,019	1.6%				0.0119		0.9881		5.85%	2.1550
Experience	2000	117,243	4,441	42,606	36.3%	82	238,689	9,041	86,740	36.3%				0.0120		0.9880		5.85%	2.0359
	2001	117,028	45,441	46,462	39.7%	82	225,080	87,396	89,360	39.7%				0.0000		1.0000		5.85%	1.9233
	2002	113,057	59,904	151,099	133.6%	78	205,421	108,844	274,542	133.6%				0.0488		0.9512		5.85%	1.8170
	2003	105,504	7,007	29,369	27.8%	75	181,099	12,028	50,412	27.8%				0.0385		0.9615		5.85%	1.7165
	2004	105,384	23,150	0	0.0%	75	170,892	37,540	0	0.0%				0.0000		1.0000		5.85%	1.6216
	2005	108,565	0	118,259	108.9%	71	166,317	0	181,168	108.9%				0.0533		0.9467		5.85%	1.5320
	2006	132,244	164,749	208,707	157.8%	67	191,392	238,435	302,054	157.8%				0.0563		0.9437		5.85%	1.4473
	2007	129,711	39,282	49,435	38.1%	64	177,348	53,708	67,590	38.1%				0.0448		0.9552		5.85%	1.3673
	2008	119,444	135,034	0	0.0%	59	154,281	174,418	0	0.0%				0.0781		0.9219		5.85%	1.2917
	2009	111,675	197,719	41,841	37.5%	57	136,272	241,267	51,056	37.5%				0.0339		0.9661		5.85%	1.2203
	2010	105,771	117,781	6,931	6.6%	52	121,931	135,776	7,990	6.6%				0.0877		0.9123		5.85%	1.1528
	2011	99,004	34,976	503,090	508.2%	52	107,820	38,090	547,892	508.2%				0.0000		1.0000		5.85%	1.0891
	2012	106,143	144,534	212,039	199.8%	49	109,205	148,703	218,155	199.8%				0.0577		0.9423		5.85%	1.0288
	2013	108,665	221,194	241,288	222.0%	45	105,795	215,352	234,915	222.0%	1.0000	1.1115	1.0000	0.0741	0.0000	0.9259	1.0238	5.50%	0.9736
Projected	2014	105,404	264,429	246,001	233.4%	41	97,315	244,136	227,123	233.4%	1.0733	1.1205	1.0030	0.0807	0.0100	0.9101	0.9072	5.47%	0.9233
Future	2015	103,172	272,564	244,638	237.1%	38	90,398	238,817	214,349	237.1%	1.0882	1.1024	1.0067	0.0873	0.0000	0.9127	0.8960	5.43%	0.8762
Experience	2016	93,220	272,493	242,702	260.4%	34	77,569	226,743	201,954	260.4%	1.0000	1.0906	1.0067	0.0938	0.0000	0.9062	0.9035	5.39%	0.8321
	2017	83,625	263,380	237,646	284.2%	31	66,119	208,245	187,899	284.2%	1.0000	1.0842	1.0067	0.0991	0.0000	0.9009	0.8971	5.36%	0.7907
	2018	74,539	255,255	230,164	308.8%	28	56,003	191,778	172,926	308.8%	1.0000	1.0793	1.0067	0.1045	0.0000	0.8955	0.8913	5.34%	0.7513
	2019	66,010	247,083	220,356	333.8%	25	47,111	176,340	157,265	333.8%	1.0000	1.0738	1.0067	0.1100	0.0000	0.8900	0.8856	5.33%	0.7137
	2020	58,072	238,319	210,110	361.8%	22	39,352	161,494	142,379	361.8%	1.0000	1.0766	1.0067	0.1157	0.0000	0.8843	0.8797	5.33%	0.6776
	2021	50,744	228,946	200,167	394.5%	19	32,635	147,245	128,736	394.5%	1.0000	1.0830	1.0067	0.1215	0.0000	0.8785	0.8738	5.33%	0.6431
	2022	44,029	219,377	191,357	434.6%	17	26,862	133,843	116,748	434.6%	1.0000	1.0944	1.0067	0.1276	0.0000	0.8724	0.8677	5.34%	0.6101
	2023	37,922	209,846	182,741	481.9%	14	21,950	121,463	105,774	481.9%	1.0000	1.1013	1.0067	0.1339	0.0000	0.8661	0.8613	5.35%	0.5788
	2024	32,410	200,289	173,649	535.8%	12	17,803	110,022	95,388	535.8%	1.0000	1.1044	1.0067	0.1406	0.0000	0.8594	0.8546	5.35%	0.5493
	2025	27,472	190,597	163,605	595.5%	11	14,321	99,358	85,287	595.5%	1.0000	1.1041	1.0067	0.1476	0.0000	0.8524	0.8476	5.35%	0.5213
	2026	23,085	180,336	151,642	656.9%	9	11,422	89,226	75,029	656.9%	1.0000	1.0956	1.0067	0.1549	0.0000	0.8451	0.8403	5.35%	0.4948
	2027	19,221	169,000	137,143	713.5%	7	9,029	79,390	64,425	713.5%	1.0000	1.0789	1.0067	0.1626	0.0000	0.8374	0.8326	5.35%	0.4698
	2028	15,850	156,349	121,493	766.5%	6	7,072	69,764	54,211	766.5%	1.0000	1.0671	1.0067	0.1706	0.0000	0.8294	0.8246	5.34%	0.4462
	2029	12,939	142,571	105,618	816.3%	5	5,487	60,457	44,787	816.3%	1.0000	1.0578	1.0067	0.1788	0.0000	0.8212	0.8163	5.34%	0.4240
	2030	10,452	128,042	90,174	862.8%	4	4,214	51,623	36,356	862.8%	1.0000	1.0498	1.0067	0.1873	0.0000	0.8127	0.8078	5.33%	0.4032
	2031	8,352	113,176	75,607	905.2%	3	3,203	43,405	28,997	905.2%	1.0000	1.0422	1.0067	0.1960	0.0000	0.8040	0.7991	5.32%	0.3835
	2032	6,600	98,450	62,329	944.3%	3	2,409	35,938	22,752	944.3%	1.0000	1.0362	1.0067	0.2049	0.0000	0.7951	0.7903	5.30%	0.3650
	2033	5,156	84,355	50,726	983.7%	2	1,792	29,324	17,634	983.7%	1.0000	1.0348	1.0067	0.2140	0.0000	0.7860	0.7812	5.29%	0.3476
	2034	3,980	71,287	40,755	1023.9%	2	1,318	23,609	13,497	1023.9%	1.0000	1.0338	1.0067	0.2236	0.0000	0.7764	0.7719	5.27%	0.3312
	2035	3,034	59,545	32,536	1072.4%	1	958	18,795	10,270	1072.4%	1.0000	1.0404	1.0067	0.2336	0.0000	0.7664	0.7622	5.26%	0.3156
	2036	2,281	49,263	25,846	1133.1%	1	687	14,835	7,783	1133.1%	1.0000	1.0495	1.0067	0.2442	0.0000	0.7558	0.7518	5.24%	0.3011
	2037	1,689	40,389	20,232	1197.7%	1	486	11,622	5,822	1197.7%	1.0000	1.0499	1.0067	0.2557	0.0000	0.7443	0.7406	5.22%	0.2878
	2038	1,230	32,767	15,484	1258.8%	1	339	9,023	4,264	1258.8%	1.0000	1.0440	1.0067	0.2681	0.0000	0.7319	0.7282	5.19%	0.2754
	2039	879	26,322	11,800	1343.0%	1	232	6,943	3,112	1343.0%	1.0000	1.0597	1.0067	0.2815	0.0000	0.7185	0.7143	5.16%	0.2638
	2040	614	20,969	8,859	1442.9%	1	155	5,300	2,239	1442.9%	1.0000	1.0672	1.0067	0.2962	0.0000	0.7038	0.6988	5.13%	0.2528
	2041	418	16,550	6,470	1546.4%	1	101	4,010	1,568	1546.4%	1.0000	1.0646	1.0067	0.3121	0.0000	0.6879	0.6814	5.10%	0.2423
	2042	277	12,898	4,545	1640.6%	1	64	2,997	1,056	1640.6%	1.0000	1.0538	1.0067	0.3295	0.0000	0.6705	0.6620	5.07%	0.2324
	2043	177	9,895	3,086	1739.4%	1	40	2,205	688	1739.4%	1.0000	1.0531	1.0067	0.3482	0.0000	0.6518	0.6405	5.05%	0.2228
	2044	109	7,461	2,006	1832.7%	1	23	1,594	429	1832.7%	1.0000	1.0466	1.0067	0.3683	0.0000	0.6317	0.6169	5.02%	0.2137
	2045	65	5,528	1,243	1920.5%	1	13	1,132	255	1920.5%	1.0000	1.0409	1.0067	0.3900	0.0000	0.6100	0.5913	5.00%	0.2048
	2046	37	4,021	730	1999.3%	1	7	789	143	1999.3%	1.0000	1.0340	1.0067	0.4134	0.0000	0.5866	0.5640	4.98%	0.1963
	2047	20	2,876	403	2060.9%	1	4	541	76	2060.9%	1.0000	1.0239	1.0067	0.4390	0.0000	0.5610	0.5352	4.96%	0.1881
	2048	10	2,026	207	2094.5%	1	2	365	37	2094.5%	1.0000	1.0095	1.0067	0.4673	0.0000	0.5327	0.5052	4.95%	0.1802
	2049	5	1,410	98	2084.4%	1	1	244	17	2084.4%	1.0000	0.9885	1.0067	0.4989	0.0000	0.5011	0.4742	4.93%	0.1727
	2050	2	974	42	2011.1%	1	0	161	7	2011.1%	1.0000	0.9584	1.0067	0.5345	0.0000	0.4655	0.4423	4.91%	0.1655
	2051	1	670	16	1856.1%	1	0	106	2	1856.1%	1.0000	0.9167	1.0067	0.5748	0.0000	0.4252	0.4096	4.90%	0.1586
	2052	0	462	5	1612.9%	1	0	70	1	1612.9%	1.0000	0.8631	1.0067	0.6208	0.0000	0.3792	0.3754	4.89%	0.1520
	Past	1,959,623	975,887	1,411,702	72.0%	1,265	3,348,855	1,289,277	1,880,978	56.2%									
	Future	1,001,767	4,521,364	3,753,518	374.7%	396	742,294	2,838,307	2,466,199	332.2%									
	Lifetime	2,961,390	5,497,251	5,165,220	174.4%	1,661	4,091,149	4,127,584	4,347,177	106.3%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	142,277	0	40,047	28.1%
1995	1,426,945	82,519	359,126	31.0%
1996	3,730,743	11,147	1,651,987	44.6%
1997	5,422,839	436,323	3,494,282	72.5%
1998	5,640,501	1,034,035	4,118,482	91.3%
1999	5,656,636	1,291,172	4,195,936	97.0%
2000	5,491,309	2,027,535	4,349,860	116.1%
2001	5,384,424	2,627,944	4,084,980	124.7%
2002	5,268,652	3,531,946	3,976,037	142.5%
2003	5,097,934	4,978,514	3,692,397	170.1%
2004	5,753,976	5,050,112	3,075,822	141.2%
2005	6,390,917	5,702,692	2,638,587	130.5%
2006	6,111,956	6,594,725	2,832,089	154.2%
2007	5,895,284	6,841,053	2,526,786	158.9%
2008	5,584,928	8,083,388	1,781,940	176.6%
2009	5,269,582	8,127,224	1,565,468	183.9%
2010	5,600,905	6,577,388	915,351	133.8%
2011	5,858,856	10,395,235	314,901	182.8%
2012	5,430,517	9,022,466	474,065	174.9%
Total	95,159,183	82,415,418	46,088,143	135.0%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1994	10,269	0	2,797	27.2%
1995	44,165	0	19,331	43.8%
1996	80,545	0	45,578	56.6%
1997	119,159	0	83,727	70.3%
1998	117,532	0	103,384	88.0%
1999	117,179	1,865	106,120	92.2%
2000	117,243	42,606	104,639	125.6%
2001	117,028	46,462	116,506	139.3%
2002	113,057	151,099	89,969	213.2%
2003	105,504	29,369	85,878	109.2%
2004	105,384	0	123,565	117.3%
2005	108,565	118,259	110,371	210.6%
2006	132,244	208,707	104,129	236.6%
2007	129,711	49,435	64,543	87.9%
2008	119,444	0	78,764	65.9%
2009	111,675	41,841	80,928	109.9%
2010	105,771	6,931	20,134	25.6%
2011	99,004	503,090	123,793	633.2%
2012	106,143	212,039	29,639	227.7%
Total	1,959,623	1,411,702	1,493,797	148.3%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	170.67	158.23	144.00	18-44	11.56	11.56	10.67
45-49	195.56	183.11	167.11	45-49	14.22	13.33	12.44
50-54	220.45	208.00	193.78	50-54	16.00	15.11	14.22
55	304.01	282.67	259.56	55	20.44	19.56	18.67
56	325.34	302.23	277.34	56	22.22	21.33	20.44
57	348.45	323.56	296.89	57	24.00	22.22	21.33
58	373.34	346.67	316.45	58	25.78	24.00	22.22
59	400.01	369.78	339.56	59	26.67	25.78	24.00
60	426.67	394.67	360.90	60	28.44	26.67	24.89
61	456.90	423.12	385.78	61	31.11	29.33	26.67
62	488.90	451.56	412.45	62	32.89	31.11	28.44
63	522.68	481.79	439.12	63	35.56	32.89	30.22
64	560.01	515.56	469.34	64	38.22	35.56	32.00
65	597.34	549.34	499.56	65	40.00	37.33	33.78
66	654.23	600.90	545.79	66	44.45	40.89	37.33
67	716.46	656.01	595.57	67	48.89	45.33	40.89
68	785.79	716.46	648.90	68	53.33	48.89	43.56
69	860.46	784.01	707.57	69	57.78	53.33	48.00
70	940.46	855.13	769.79	70	63.11	57.78	51.56
71	1,038.24	940.46	840.90	71	70.22	64.00	56.89
72	1,146.69	1,032.91	919.13	72	77.33	70.22	62.22
73	1,265.80	1,134.24	1,002.68	73	85.33	77.33	67.56
74	1,395.58	1,246.24	1,095.13	74	94.22	84.45	73.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,539.58	1,367.14	1,194.69	75	104.00	92.45	80.00
76	1,733.36	1,539.58	1,345.80	76	117.34	104.00	90.67
77	1,952.04	1,733.36	1,512.92	77	131.56	117.34	101.34
78	2,197.37	1,950.26	1,703.14	78	148.45	131.56	114.67
79	2,472.93	2,195.60	1,916.48	79	166.23	147.56	128.89
80		2,469.38	2,154.71	80	186.67	165.34	144.00
81		2,778.72	2,424.93	81	210.67	186.67	162.67
82		3,127.17	2,727.16	82	236.45	209.78	183.11
83		3,520.06	3,068.50	83	265.78	235.56	205.34
84		3,960.96	3,452.51	84	298.67	264.89	231.12
				85	335.12	297.78	259.56
				86	377.78	335.12	292.45
				87	424.90	376.90	328.89
				88	477.34	424.01	369.78
				89	536.90	477.34	416.01
				90	604.46	536.90	468.45
				91	680.01	604.46	526.23
				92	764.46	680.01	592.01
				93	860.46	764.46	666.68
				94	968.02	859.57	749.35
				95	1,088.91	967.13	843.57
				96	1,224.91	1,088.02	948.46
				97	1,377.80	1,224.02	1,067.57
				98	1,550.25	1,376.91	1,200.91
				99	1,743.14	1,549.36	1,350.25

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	193.78	183.11	170.67	18-44	13.33	13.33	12.44
45-49	227.56	215.12	199.11	45-49	16.00	15.11	14.22
50-54	266.67	248.89	231.12	50-54	17.78	16.89	16.00
55	355.56	337.78	320.01	55	24.89	23.11	21.33
56	382.23	362.67	343.12	56	26.67	24.89	23.11
57	410.67	387.56	364.45	57	28.44	26.67	24.89
58	440.90	416.01	389.34	58	30.22	28.44	26.67
59	472.90	444.45	416.01	59	32.00	30.22	28.44
60	506.68	474.68	442.67	60	33.78	32.00	30.22
61	542.23	508.45	474.68	61	36.45	34.67	32.89
62	579.57	544.01	508.45	62	39.11	37.33	34.67
63	618.68	581.34	545.79	63	41.78	40.00	37.33
64	659.57	622.23	584.90	64	45.33	42.67	40.00
65	704.01	664.90	625.79	65	48.00	45.33	41.78
66	764.46	723.57	682.68	66	52.45	49.78	46.22
67	828.46	785.79	743.12	67	56.89	53.33	49.78
68	899.57	855.13	810.68	68	61.33	57.78	54.22
69	974.24	928.02	881.79	69	65.78	63.11	59.56
70	1,056.02	1,008.02	960.02	70	71.11	67.56	64.00
71	1,168.02	1,118.24	1,066.69	71	79.11	75.56	72.00
72	1,292.47	1,237.36	1,184.02	72	87.11	83.56	79.11
73	1,427.58	1,370.69	1,315.58	73	96.00	92.45	88.00
74	1,578.70	1,518.25	1,459.58	74	105.78	102.22	97.78

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,744.03	1,681.81	1,619.58	75	116.45	112.89	108.45
76	1,962.70	1,893.37	1,822.26	76	131.56	127.11	122.67
77	2,208.04	2,129.82	2,049.81	77	147.56	143.11	137.78
78	2,483.60	2,396.49	2,305.82	78	166.23	160.89	154.67
79	2,794.72	2,695.16	2,593.82	79	186.67	180.45	174.23
				80	209.78	202.67	195.56
				81	236.45	228.45	220.45
				82	265.78	256.89	248.00
				83	298.67	288.89	279.12
				84	336.01	325.34	313.78
				85	377.78	365.34	352.01
				86	425.79	411.56	396.45
				87	478.23	463.12	446.23
				88	538.68	520.90	501.34
				89	605.34	585.79	564.45
				90	680.90	658.68	634.68
				91	766.24	741.35	713.79
				92	862.24	833.79	803.57
				93	969.80	937.79	904.02
				94	1,090.69	1,055.13	1,016.91
				95	1,227.58	1,186.69	1,143.13
				96	1,380.47	1,335.14	1,286.25
				97	1,552.92	1,502.25	1,447.14
				98	1,747.59	1,689.81	1,627.59
				99	1,965.37	1,900.48	1,831.14

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	225.78	216.89	206.23	18-44	15.11	15.11	14.22
45-49	268.45	252.45	236.45	45-49	18.67	17.78	16.89
50-54	316.45	293.34	270.23	50-54	21.33	20.44	18.67
55	432.01	401.79	371.56	55	30.22	28.44	25.78
56	465.79	432.01	398.23	56	32.89	31.11	27.56
57	499.56	464.01	426.67	57	35.56	32.89	29.33
58	536.90	497.79	456.90	58	37.33	34.67	32.00
59	577.79	533.34	488.90	59	40.00	37.33	33.78
60	620.46	572.45	522.68	60	42.67	39.11	35.56
61	668.46	615.12	560.01	61	46.22	42.67	38.22
62	718.24	659.57	599.12	62	49.78	45.33	40.89
63	773.35	707.57	640.01	63	53.33	48.89	43.56
64	830.24	759.12	684.46	64	56.89	51.56	47.11
65	892.46	812.46	730.68	65	60.45	55.11	49.78
66	974.24	885.35	796.46	66	66.67	60.45	54.22
67	1,063.13	965.35	865.79	67	72.00	65.78	58.67
68	1,160.91	1,052.46	942.24	68	78.22	71.11	64.00
69	1,265.80	1,146.69	1,024.02	69	85.33	77.33	69.33
70	1,381.36	1,248.02	1,112.91	70	92.45	83.56	74.67
71	1,518.25	1,376.02	1,232.02	71	102.22	92.45	82.67
72	1,667.59	1,516.47	1,361.80	72	112.00	102.22	91.56
73	1,832.92	1,671.14	1,505.81	73	123.56	112.00	101.34
74	2,014.26	1,840.03	1,664.03	74	135.11	123.56	112.00

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,211.60	2,026.70	1,840.03	75	148.45	136.00	123.56
76	2,490.71	2,280.93	2,071.15	76	167.11	153.78	139.56
77	2,801.83	2,567.16	2,330.71	77	188.45	172.45	156.45
78	3,153.83	2,888.94	2,624.05	78	211.56	193.78	176.00
79	3,548.51	3,249.84	2,951.16	79	237.34	217.78	198.23
				80	266.67	244.45	222.23
				81	300.45	275.56	250.67
				82	337.78	309.34	281.78
				83	379.56	348.45	316.45
				84	427.56	392.01	356.45
				85	480.01	440.01	400.01
				86	540.45	495.12	450.67
				87	608.01	557.34	506.68
				88	683.57	626.68	569.79
				89	768.90	704.90	640.90
				90	865.79	793.79	720.90
				91	973.35	892.46	811.57
				92	1,095.13	1,003.57	912.91
				93	1,232.02	1,129.80	1,026.69
				94	1,385.80	1,270.25	1,154.69
				95	1,559.14	1,429.36	1,299.58
				96	1,753.81	1,608.03	1,461.36
				97	1,973.37	1,808.92	1,644.47
				98	2,219.60	2,034.70	1,849.81
				99	2,496.93	2,288.93	2,080.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	268.45	257.78	245.34	18-44	18.67	17.78	16.89
45-49	320.01	305.78	289.78	45-49	23.11	21.33	20.44
50-54	380.45	360.90	339.56	50-54	26.67	24.89	23.11
55	542.23	510.23	478.23	55	37.33	34.67	32.00
56	584.90	547.57	512.01	56	40.89	37.33	34.67
57	629.34	588.46	545.79	57	43.56	40.89	37.33
58	677.35	629.34	583.12	58	47.11	43.56	40.00
59	727.12	675.57	624.01	59	49.78	47.11	42.67
60	782.24	723.57	664.90	60	53.33	49.78	45.33
61	842.68	776.90	712.90	61	57.78	53.33	48.89
62	906.68	833.79	762.68	62	62.22	57.78	52.45
63	974.24	896.02	816.01	63	66.67	61.33	56.00
64	1,048.91	961.80	874.68	64	72.00	65.78	59.56
65	1,127.13	1,031.13	935.13	65	76.45	70.22	63.11
66	1,214.24	1,116.46	1,020.46	66	82.67	76.45	69.33
67	1,304.91	1,208.91	1,112.91	67	88.89	82.67	74.67
68	1,404.47	1,308.47	1,212.47	68	95.11	88.89	81.78
69	1,511.14	1,416.91	1,320.91	69	102.22	96.00	88.89
70	1,624.92	1,532.47	1,440.03	70	109.34	103.11	96.00
71	1,804.48	1,696.03	1,589.36	71	121.78	114.67	106.67
72	2,003.59	1,877.37	1,751.14	72	135.11	126.22	117.34
73	2,224.04	2,078.26	1,930.70	73	149.34	139.56	129.78
74	2,469.38	2,300.49	2,129.82	74	165.34	154.67	143.11

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,739.61	2,544.05	2,346.71	75	183.11	170.67	157.34
76	3,082.72	2,864.05	2,641.83	76	206.23	192.00	177.78
77	3,468.51	3,223.17	2,974.28	77	232.00	216.00	199.11
78	3,904.07	3,626.73	3,345.84	78	261.34	242.67	224.00
79	4,391.19	4,080.07	3,767.18	79	293.34	272.89	251.56
				80	329.78	306.67	282.67
				81	371.56	345.78	318.23
				82	417.79	388.45	358.23
				83	470.23	436.45	402.67
				84	528.90	491.56	453.34
				85	594.68	552.01	509.34
				86	669.35	621.34	573.34
				87	752.90	698.68	645.35
				88	847.13	786.68	725.35
				89	952.91	884.46	816.01
				90	1,072.02	995.57	918.24
				91	1,206.24	1,119.13	1,032.91
				92	1,356.47	1,259.58	1,161.80
				93	1,526.25	1,416.91	1,307.58
				94	1,717.36	1,593.81	1,470.25
				95	1,931.59	1,792.92	1,654.25
				96	2,173.37	2,016.93	1,861.37
				97	2,444.49	2,269.37	2,093.37
				98	2,750.27	2,552.94	2,355.60
				99	3,093.39	2,872.05	2,649.83

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	318.23	296.89	273.78	18-44	21.33	20.44	19.56
45-49	373.34	350.23	325.34	45-49	25.78	24.89	23.11
50-54	435.56	410.67	384.01	50-54	30.22	28.44	26.67
55	570.68	535.12	499.56	55	39.11	37.33	34.67
56	604.46	567.12	531.57	56	41.78	40.00	37.33
57	640.01	600.90	563.57	57	44.45	41.78	39.11
58	677.35	638.23	597.34	58	46.22	44.45	40.89
59	718.24	675.57	632.90	59	48.89	47.11	43.56
60	759.12	714.68	670.23	60	51.56	48.89	45.33
61	805.35	757.35	709.35	61	55.11	52.45	48.89
62	851.57	801.79	752.01	62	57.78	55.11	51.56
63	901.35	848.02	794.68	63	61.33	58.67	54.22
64	954.68	897.79	840.90	64	64.89	61.33	57.78
65	1,009.80	949.35	888.91	65	68.45	64.89	60.45
66	1,096.91	1,031.13	965.35	66	74.67	70.22	65.78
67	1,189.35	1,118.24	1,047.13	67	80.89	76.45	71.11
68	1,290.69	1,214.24	1,137.80	68	87.11	82.67	77.33
69	1,400.91	1,317.36	1,233.80	69	95.11	88.89	83.56
70	1,518.25	1,429.36	1,338.69	70	102.22	96.00	89.78
71	1,667.59	1,569.81	1,470.25	71	112.89	105.78	98.67
72	1,831.14	1,722.70	1,612.47	72	123.56	116.45	108.45
73	2,010.70	1,889.81	1,768.92	73	135.11	127.11	119.11
74	2,206.26	2,074.70	1,941.37	74	148.45	139.56	130.67

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,421.38	2,275.60	2,128.04	75	161.78	152.89	143.11
76	2,725.38	2,561.82	2,396.49	76	182.23	172.45	160.89
77	3,064.94	2,881.83	2,696.94	77	205.34	193.78	181.34
78	3,448.95	3,242.73	3,034.72	78	231.12	217.78	203.56
79	3,879.18	3,648.07	3,415.17	79	259.56	244.45	229.34
80		4,103.19	3,843.63	80		274.67	256.89
81		4,616.97	4,325.41	81		309.34	289.78
82		5,194.76	4,865.87	82		347.56	325.34
83		5,843.66	5,473.88	83		391.12	366.23
84		6,572.56	6,158.33	84		440.01	412.45

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

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Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.23	357.34	332.45	18-44	25.78	24.89	23.11
45-49	451.56	423.12	396.45	45-49	31.11	30.22	27.56
50-54	529.79	499.56	469.34	50-54	36.45	34.67	32.00
55	705.79	663.12	620.46	55	47.11	44.45	41.78
56	746.68	702.23	657.79	56	50.67	48.00	44.45
57	789.35	743.12	696.90	57	53.33	50.67	47.11
58	833.79	787.57	737.79	58	56.89	53.33	49.78
59	881.79	832.02	782.24	59	59.56	56.89	52.45
60	931.57	880.02	826.68	60	63.11	59.56	55.11
61	986.68	931.57	874.68	61	67.56	63.11	58.67
62	1,045.35	986.68	926.24	62	71.11	67.56	62.22
63	1,105.80	1,043.57	977.80	63	75.56	71.11	65.78
64	1,171.58	1,104.02	1,034.69	64	79.11	75.56	70.22
65	1,239.13	1,166.24	1,093.35	65	83.56	79.11	73.78
66	1,347.58	1,267.58	1,189.35	66	91.56	86.22	80.89
67	1,463.14	1,377.80	1,292.47	67	98.67	93.34	87.11
68	1,589.36	1,496.92	1,404.47	68	107.56	101.34	95.11
69	1,728.03	1,626.70	1,527.14	69	116.45	110.22	103.11
70	1,875.59	1,767.14	1,658.70	70	126.22	119.11	111.11
71	2,064.04	1,944.92	1,824.03	71	138.67	131.56	122.67
72	2,270.26	2,138.71	2,005.37	72	152.89	144.00	135.11
73	2,497.82	2,352.04	2,204.48	73	168.00	158.23	148.45
74	2,748.49	2,584.94	2,421.38	74	184.00	173.34	162.67
75	3,022.28	2,842.72	2,661.38	75	201.78	190.23	178.67
76	3,400.95	3,200.06	2,995.61	76	227.56	214.23	200.89
77	3,825.85	3,600.07	3,372.51	77	256.00	240.89	226.67
78	4,304.08	4,049.85	3,795.62	78	288.01	271.12	254.23
79	4,840.98	4,556.53	4,270.30	79	323.56	304.89	286.23

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	492.45	464.01	433.79	18-44	32.89	31.11	29.33
45-49	584.90	551.12	515.56	45-49	40.00	37.33	35.56
50-54	693.35	652.46	611.57	50-54	47.11	44.45	41.78
55	924.46	865.79	807.13	55	62.22	58.67	55.11
56	979.57	917.35	855.13	56	66.67	62.22	58.67
57	1,036.46	970.68	904.91	57	70.22	65.78	61.33
58	1,096.91	1,027.57	958.24	58	74.67	69.33	64.89
59	1,160.91	1,088.02	1,013.35	59	78.22	73.78	68.45
60	1,228.47	1,150.24	1,072.02	60	82.67	77.33	72.00
61	1,303.13	1,217.80	1,134.24	61	88.00	81.78	76.45
62	1,379.58	1,288.91	1,198.24	62	93.34	87.11	80.89
63	1,461.36	1,363.58	1,267.58	63	97.78	91.56	85.33
64	1,548.47	1,443.58	1,338.69	64	104.00	96.89	90.67
65	1,639.14	1,527.14	1,415.14	65	109.34	102.22	95.11
66	1,784.92	1,665.81	1,546.69	66	119.11	112.00	104.00
67	1,941.37	1,815.14	1,687.14	67	129.78	121.78	113.78
68	2,112.04	1,976.92	1,843.59	68	141.34	132.45	123.56
69	2,296.93	2,154.71	2,012.48	69	153.78	144.89	135.11
70	2,497.82	2,346.71	2,195.60	70	167.11	157.34	146.67
71	2,737.83	2,568.94	2,398.27	71	183.11	172.45	160.89
72	3,000.94	2,810.72	2,620.49	72	200.89	188.45	175.11
73	3,287.17	3,075.61	2,862.27	73	219.56	206.23	191.11
74	3,601.84	3,363.62	3,125.39	74	240.89	224.89	208.89
75	3,946.74	3,680.07	3,413.40	75	263.12	245.34	227.56
76	4,376.97	4,097.85	3,818.74	76	292.45	273.78	255.12
77	4,853.42	4,561.86	4,270.30	77	323.56	304.89	285.34
78	5,379.65	5,079.20	4,776.98	78	359.12	338.67	319.12
79	5,966.33	5,653.44	5,342.32	79	398.23	376.90	356.45

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.68	616.90	583.12	18-44	43.56	41.78	40.00
45-49	780.46	743.12	704.01	45-49	52.45	50.67	48.00
50-54	935.13	892.46	849.79	50-54	63.11	60.45	56.89
55	1,232.02	1,169.80	1,105.80	55	83.56	79.11	74.67
56	1,304.91	1,237.36	1,168.02	56	88.89	83.56	79.11
57	1,381.36	1,308.47	1,233.80	57	93.34	88.00	83.56
58	1,463.14	1,384.91	1,303.13	58	98.67	93.34	88.00
59	1,548.47	1,463.14	1,376.02	59	104.00	98.67	92.45
60	1,639.14	1,546.69	1,452.47	60	109.34	103.11	96.89
61	1,733.36	1,633.81	1,532.47	61	116.45	109.34	103.11
62	1,831.14	1,724.48	1,616.03	62	122.67	115.56	108.45
63	1,936.04	1,820.48	1,704.92	63	129.78	121.78	114.67
64	2,046.26	1,921.81	1,797.37	64	137.78	128.89	120.89
65	2,161.82	2,028.48	1,895.15	65	144.89	136.00	127.11
66	2,323.60	2,192.04	2,062.26	66	155.56	147.56	138.67
67	2,496.05	2,368.04	2,241.82	67	167.11	159.11	150.22
68	2,680.94	2,560.05	2,437.38	68	179.56	171.56	163.56
69	2,880.05	2,764.49	2,648.94	69	192.89	184.89	176.89
70	3,093.39	2,986.72	2,880.05	70	206.23	199.11	192.00
71	3,393.84	3,269.39	3,146.72	71	226.67	218.67	209.78
72	3,720.96	3,578.73	3,438.28	72	248.89	239.12	229.34
73	4,080.07	3,918.29	3,754.73	73	272.00	261.34	250.67
74	4,474.75	4,288.08	4,101.41	74	298.67	286.23	273.78
75	4,906.76	4,693.42	4,480.08	75	327.12	312.89	298.67
76	5,456.10	5,205.43	4,952.98	76	364.45	347.56	330.67
77	6,067.67	5,770.77	5,473.88	77	405.34	385.78	365.34
78	6,745.01	6,398.34	6,048.11	78	450.67	427.56	404.45
79	7,500.58	7,093.46	6,684.57	79	500.45	473.79	446.23

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	199.34	184.81	168.20	18-44	13.50	13.50	12.46
45-49	228.41	213.88	195.19	45-49	16.61	15.57	14.54
50-54	257.48	242.95	226.34	50-54	18.69	17.65	16.61
55	355.08	330.16	303.17	55	23.88	22.84	21.80
56	380.00	353.00	323.93	56	25.96	24.92	23.88
57	406.99	377.92	346.77	57	28.03	25.96	24.92
58	436.06	404.91	369.61	58	30.11	28.03	25.96
59	467.21	431.91	396.61	59	31.15	30.11	28.03
60	498.36	460.98	421.53	60	33.22	31.15	29.07
61	533.66	494.20	450.60	61	36.34	34.26	31.15
62	571.03	527.43	481.74	62	38.41	36.34	33.22
63	610.49	562.73	512.89	63	41.53	38.41	35.30
64	654.09	602.18	548.19	64	44.64	41.53	37.38
65	697.70	641.63	583.49	65	46.72	43.61	39.45
66	764.15	701.85	637.48	66	51.91	47.76	43.61
67	836.82	766.22	695.62	67	57.10	52.95	47.76
68	917.81	836.82	757.92	68	62.29	57.10	50.87
69	1,005.02	915.73	826.44	69	67.49	62.29	56.07
70	1,098.46	998.79	899.12	70	73.72	67.49	60.22
71	1,212.67	1,098.46	982.18	71	82.02	74.75	66.45
72	1,339.33	1,206.44	1,073.54	72	90.33	82.02	72.68
73	1,478.46	1,324.80	1,171.14	73	99.67	90.33	78.91
74	1,630.04	1,455.61	1,279.11	74	110.05	98.63	86.17

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,798.23	1,596.81	1,395.40	75	121.47	107.98	93.44
76	2,024.57	1,798.23	1,571.90	76	137.05	121.47	105.90
77	2,279.98	2,024.57	1,767.09	77	153.66	137.05	118.36
78	2,566.53	2,277.90	1,989.27	78	173.39	153.66	133.93
79	2,888.39	2,564.46	2,238.45	79	194.15	172.35	150.54
80		2,884.23	2,516.70	80	218.03	193.11	168.20
81		3,245.54	2,832.32	81	246.06	218.03	190.00
82		3,652.53	3,185.32	82	276.17	245.02	213.88
83		4,111.43	3,584.01	83	310.43	275.13	239.83
84		4,626.40	4,032.53	84	348.85	309.40	269.94
				85	391.42	347.81	303.17
				86	441.25	391.42	341.58
				87	496.28	440.21	384.15
				88	557.54	495.24	431.91
				89	627.10	557.54	485.90
				90	706.00	627.10	547.15
				91	794.25	706.00	614.64
				92	892.89	794.25	691.47
				93	1,005.02	892.89	778.68
				94	1,130.64	1,003.98	875.24
				95	1,271.85	1,129.61	985.29
				96	1,430.70	1,270.81	1,107.80
				97	1,609.27	1,429.66	1,246.93
				98	1,810.69	1,608.24	1,402.66
				99	2,035.99	1,809.65	1,577.09

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	226.34	213.88	199.34	18-44	15.57	15.57	14.54
45-49	265.79	251.25	232.57	45-49	18.69	17.65	16.61
50-54	311.47	290.71	269.94	50-54	20.76	19.73	18.69
55	415.30	394.53	373.77	55	29.07	26.99	24.92
56	446.44	423.60	400.76	56	31.15	29.07	26.99
57	479.67	452.67	425.68	57	33.22	31.15	29.07
58	514.97	485.90	454.75	58	35.30	33.22	31.15
59	552.34	519.12	485.90	59	37.38	35.30	33.22
60	591.80	554.42	517.04	60	39.45	37.38	35.30
61	633.33	593.87	554.42	61	42.57	40.49	38.41
62	676.93	635.40	593.87	62	45.68	43.61	40.49
63	722.62	679.01	637.48	63	48.80	46.72	43.61
64	770.37	726.77	683.16	64	52.95	49.84	46.72
65	822.29	776.60	730.92	65	56.07	52.95	48.80
66	892.89	845.13	797.37	66	61.26	58.14	53.99
67	967.64	917.81	867.97	67	66.45	62.29	58.14
68	1,050.70	998.79	946.88	68	71.64	67.49	63.33
69	1,137.91	1,083.92	1,029.94	69	76.83	73.72	69.56
70	1,233.43	1,177.37	1,121.30	70	83.06	78.91	74.75
71	1,364.25	1,306.11	1,245.89	71	92.40	88.25	84.10
72	1,509.60	1,445.23	1,382.94	72	101.75	97.59	92.40
73	1,667.42	1,600.97	1,536.60	73	112.13	107.98	102.79
74	1,843.92	1,773.32	1,704.79	74	123.55	119.40	114.21

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,037.03	1,964.35	1,891.68	75	136.01	131.86	126.67
76	2,292.44	2,211.45	2,128.39	76	153.66	148.47	143.28
77	2,578.99	2,487.63	2,394.18	77	172.35	167.16	160.93
78	2,900.85	2,799.10	2,693.20	78	194.15	187.92	180.65
79	3,264.23	3,147.95	3,029.59	79	218.03	210.76	203.50
				80	245.02	236.72	228.41
				81	276.17	266.83	257.48
				82	310.43	300.05	289.67
				83	348.85	337.43	326.01
				84	392.46	380.00	366.50
				85	441.25	426.72	411.14
				86	497.32	480.71	463.06
				87	558.57	540.92	521.20
				88	629.17	608.41	585.57
				89	707.04	684.20	659.28
				90	795.29	769.34	741.30
				91	894.96	865.89	833.71
				92	1,007.09	973.87	938.57
				93	1,132.72	1,095.34	1,055.89
				94	1,273.92	1,232.39	1,187.75
				95	1,433.81	1,386.05	1,335.18
				96	1,612.39	1,559.44	1,502.33
				97	1,813.81	1,754.63	1,690.26
				98	2,041.18	1,973.70	1,901.02
				99	2,295.55	2,219.76	2,138.78

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	263.71	253.33	240.87	18-44	17.65	17.65	16.61
45-49	313.55	294.86	276.17	45-49	21.80	20.76	19.73
50-54	369.61	342.62	315.63	50-54	24.92	23.88	21.80
55	504.59	469.28	433.98	55	35.30	33.22	30.11
56	544.04	504.59	465.13	56	38.41	36.34	32.19
57	583.49	541.96	498.36	57	41.53	38.41	34.26
58	627.10	581.41	533.66	58	43.61	40.49	37.38
59	674.86	622.94	571.03	59	46.72	43.61	39.45
60	724.69	668.63	610.49	60	49.84	45.68	41.53
61	780.76	718.46	654.09	61	53.99	49.84	44.64
62	838.90	770.37	699.77	62	58.14	52.95	47.76
63	903.27	826.44	747.53	63	62.29	57.10	50.87
64	969.72	886.66	799.45	64	66.45	60.22	55.03
65	1,042.39	948.95	853.43	65	70.60	64.37	58.14
66	1,137.91	1,034.09	930.26	66	77.87	70.60	63.33
67	1,241.74	1,127.53	1,011.25	67	84.10	76.83	68.52
68	1,355.94	1,229.28	1,100.54	68	91.37	83.06	74.75
69	1,478.46	1,339.33	1,196.05	69	99.67	90.33	80.98
70	1,613.43	1,457.69	1,299.88	70	107.98	97.59	87.21
71	1,773.32	1,607.20	1,439.00	71	119.40	107.98	96.56
72	1,947.74	1,771.24	1,590.59	72	130.82	119.40	106.94
73	2,140.85	1,951.89	1,758.78	73	144.32	130.82	118.36
74	2,352.65	2,149.16	1,943.59	74	157.81	144.32	130.82

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 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,583.14	2,367.19	2,149.16	75	173.39	158.85	144.32
76	2,909.15	2,664.13	2,419.10	76	195.19	179.62	163.00
77	3,272.54	2,998.44	2,722.27	77	220.11	201.42	182.73
78	3,683.68	3,374.28	3,064.89	78	247.10	226.34	205.57
79	4,144.66	3,795.81	3,446.96	79	277.21	254.37	231.53
				80	311.47	285.52	259.56
				81	350.93	321.85	292.78
				82	394.53	361.31	329.12
				83	443.33	406.99	369.61
				84	499.39	457.86	416.33
				85	560.65	513.93	467.21
				86	631.25	578.30	526.39
				87	710.16	650.98	591.80
				88	798.41	731.96	665.51
				89	898.08	823.33	748.57
				90	1,011.25	927.15	842.01
				91	1,136.87	1,042.39	947.91
				92	1,279.11	1,172.17	1,066.27
				93	1,439.00	1,319.60	1,199.17
				94	1,618.62	1,483.65	1,348.68
				95	1,821.07	1,669.49	1,517.91
				96	2,048.45	1,878.18	1,706.87
				97	2,304.90	2,112.82	1,920.75
				98	2,592.49	2,376.53	2,160.58
				99	2,916.42	2,673.47	2,430.52

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	313.55	301.09	286.55	18-44	21.80	20.76	19.73
45-49	373.77	357.15	338.47	45-49	26.99	24.92	23.88
50-54	444.37	421.53	396.61	50-54	31.15	29.07	26.99
55	633.33	595.95	558.57	55	43.61	40.49	37.38
56	683.16	639.56	598.03	56	47.76	43.61	40.49
57	735.07	687.32	637.48	57	50.87	47.76	43.61
58	791.14	735.07	681.09	58	55.03	50.87	46.72
59	849.28	789.06	728.85	59	58.14	55.03	49.84
60	913.65	845.13	776.60	60	62.29	58.14	52.95
61	984.25	907.42	832.67	61	67.49	62.29	57.10
62	1,059.01	973.87	890.81	62	72.68	67.49	61.26
63	1,137.91	1,046.55	953.11	63	77.87	71.64	65.41
64	1,225.12	1,123.38	1,021.63	64	84.10	76.83	69.56
65	1,316.49	1,204.36	1,092.23	65	89.29	82.02	73.72
66	1,418.24	1,304.03	1,191.90	66	96.56	89.29	80.98
67	1,524.14	1,412.01	1,299.88	67	103.82	96.56	87.21
68	1,640.42	1,528.29	1,416.16	68	111.09	103.82	95.52
69	1,765.01	1,654.96	1,542.83	69	119.40	112.13	103.82
70	1,897.90	1,789.93	1,681.95	70	127.70	120.44	112.13
71	2,107.63	1,980.96	1,856.37	71	142.24	133.93	124.59
72	2,340.20	2,192.77	2,045.33	72	157.81	147.43	137.05
73	2,597.68	2,427.41	2,255.06	73	174.42	163.00	151.58
74	2,884.23	2,686.97	2,487.63	74	193.11	180.65	167.16

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,199.86	2,971.45	2,740.96	75	213.88	199.34	183.77
76	3,600.62	3,345.21	3,085.65	76	240.87	224.26	207.65
77	4,051.22	3,764.66	3,473.95	77	270.98	252.29	232.57
78	4,559.95	4,236.02	3,907.94	78	305.24	283.44	261.64
79	5,128.91	4,765.53	4,400.07	79	342.62	318.74	293.82
				80	385.19	358.19	330.16
				81	433.98	403.88	371.69
				82	487.97	453.71	418.41
				83	549.23	509.78	470.32
				84	617.75	574.15	529.50
				85	694.58	644.75	594.91
				86	781.80	725.73	669.67
				87	879.39	816.06	753.76
				88	989.44	918.84	847.20
				89	1,112.99	1,033.05	953.11
				90	1,252.12	1,162.83	1,072.50
				91	1,408.89	1,307.15	1,206.44
				92	1,584.36	1,471.19	1,356.98
				93	1,782.66	1,654.96	1,527.25
				94	2,005.88	1,861.57	1,717.25
				95	2,256.10	2,094.13	1,932.17
				96	2,538.50	2,355.77	2,174.08
				97	2,855.16	2,650.63	2,445.06
				98	3,212.32	2,981.83	2,751.34
				99	3,613.08	3,354.56	3,095.00

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 16.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	371.69	346.77	319.78	18-44	24.92	23.88	22.84
45-49	436.06	409.07	380.00	45-49	30.11	29.07	26.99
50-54	508.74	479.67	448.52	50-54	35.30	33.22	31.15
55	666.55	625.02	583.49	55	45.68	43.61	40.49
56	706.00	662.40	620.87	56	48.80	46.72	43.61
57	747.53	701.85	658.24	57	51.91	48.80	45.68
58	791.14	745.46	697.70	58	53.99	51.91	47.76
59	838.90	789.06	739.23	59	57.10	55.03	50.87
60	886.66	834.75	782.83	60	60.22	57.10	52.95
61	940.65	884.58	828.52	61	64.37	61.26	57.10
62	994.63	936.49	878.35	62	67.49	64.37	60.22
63	1,052.78	990.48	928.19	63	71.64	68.52	63.33
64	1,115.07	1,048.62	982.18	64	75.79	71.64	67.49
65	1,179.44	1,108.84	1,038.24	65	79.94	75.79	70.60
66	1,281.19	1,204.36	1,127.53	66	87.21	82.02	76.83
67	1,389.17	1,306.11	1,223.05	67	94.48	89.29	83.06
68	1,507.53	1,418.24	1,328.95	68	101.75	96.56	90.33
69	1,636.27	1,538.67	1,441.08	69	111.09	103.82	97.59
70	1,773.32	1,669.49	1,563.59	70	119.40	112.13	104.86
71	1,947.74	1,833.53	1,717.25	71	131.86	123.55	115.24
72	2,138.78	2,012.11	1,883.37	72	144.32	136.01	126.67
73	2,348.50	2,207.30	2,066.10	73	157.81	148.47	139.12
74	2,576.91	2,423.25	2,267.52	74	173.39	163.00	152.62

Fractional Premiums (expressed as a percent of annual premium)	
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FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,828.17	2,657.90	2,485.55	75	188.96	178.58	167.16
76	3,183.25	2,992.21	2,799.10	76	212.84	201.42	187.92
77	3,579.86	3,365.98	3,150.02	77	239.83	226.34	211.80
78	4,028.38	3,787.50	3,544.55	78	269.94	254.37	237.76
79	4,530.88	4,260.94	3,988.92	79	303.17	285.52	267.87
80		4,792.52	4,489.35	80		320.82	300.05
81		5,392.62	5,052.08	81		361.31	338.47
82		6,067.48	5,683.33	82		405.95	380.00
83		6,825.40	6,393.49	83		456.83	427.76
84		7,676.75	7,192.93	84		513.93	481.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	446.44	417.37	388.30	18-44	30.11	29.07	26.99
45-49	527.43	494.20	463.06	45-49	36.34	35.30	32.19
50-54	618.79	583.49	548.19	50-54	42.57	40.49	37.38
55	824.36	774.53	724.69	55	55.03	51.91	48.80
56	872.12	820.21	768.30	56	59.18	56.07	51.91
57	921.96	867.97	813.98	57	62.29	59.18	55.03
58	973.87	919.88	861.74	58	66.45	62.29	58.14
59	1,029.94	971.79	913.65	59	69.56	66.45	61.26
60	1,088.08	1,027.86	965.56	60	73.72	69.56	64.37
61	1,152.45	1,088.08	1,021.63	61	78.91	73.72	68.52
62	1,220.97	1,152.45	1,081.85	62	83.06	78.91	72.68
63	1,291.57	1,218.89	1,142.07	63	88.25	83.06	76.83
64	1,368.40	1,289.50	1,208.51	64	92.40	88.25	82.02
65	1,447.31	1,362.17	1,277.04	65	97.59	92.40	86.17
66	1,573.97	1,480.53	1,389.17	66	106.94	100.71	94.48
67	1,708.94	1,609.27	1,509.60	67	115.24	109.02	101.75
68	1,856.37	1,748.40	1,640.42	68	125.63	118.36	111.09
69	2,018.34	1,899.98	1,783.70	69	136.01	128.74	120.44
70	2,190.69	2,064.02	1,937.36	70	147.43	139.12	129.78
71	2,410.80	2,271.67	2,130.47	71	161.97	153.66	143.28
72	2,651.67	2,498.01	2,342.27	72	178.58	168.20	157.81
73	2,917.46	2,747.19	2,574.84	73	196.23	184.81	173.39
74	3,210.24	3,019.20	2,828.17	74	214.92	202.46	190.00
75	3,530.02	3,320.29	3,108.49	75	235.68	222.18	208.69
76	3,972.31	3,737.67	3,498.87	76	265.79	250.22	234.64
77	4,468.59	4,204.88	3,939.09	77	299.01	281.36	264.75
78	5,027.16	4,730.23	4,433.29	78	336.39	316.66	296.94
79	5,654.26	5,322.02	4,987.71	79	377.92	356.12	334.31

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	575.19	541.96	506.66	18-44	38.41	36.34	34.26
45-49	683.16	643.71	602.18	45-49	46.72	43.61	41.53
50-54	809.83	762.07	714.31	50-54	55.03	51.91	48.80
55	1,079.77	1,011.25	942.72	55	72.68	68.52	64.37
56	1,144.14	1,071.46	998.79	56	77.87	72.68	68.52
57	1,210.59	1,133.76	1,056.93	57	82.02	76.83	71.64
58	1,281.19	1,200.21	1,119.22	58	87.21	80.98	75.79
59	1,355.94	1,270.81	1,183.59	59	91.37	86.17	79.94
60	1,434.85	1,343.48	1,252.12	60	96.56	90.33	84.10
61	1,522.06	1,422.39	1,324.80	61	102.79	95.52	89.29
62	1,611.35	1,505.45	1,399.55	62	109.02	101.75	94.48
63	1,706.87	1,592.66	1,480.53	63	114.21	106.94	99.67
64	1,808.62	1,686.10	1,563.59	64	121.47	113.17	105.90
65	1,914.52	1,783.70	1,652.88	65	127.70	119.40	111.09
66	2,084.79	1,945.66	1,806.54	66	139.12	130.82	121.47
67	2,267.52	2,120.09	1,970.58	67	151.58	142.24	132.89
68	2,466.86	2,309.05	2,153.31	68	165.08	154.70	144.32
69	2,682.81	2,516.70	2,350.58	69	179.62	169.23	157.81
70	2,917.46	2,740.96	2,564.46	70	195.19	183.77	171.31
71	3,197.78	3,000.52	2,801.17	71	213.88	201.42	187.92
72	3,505.10	3,282.92	3,060.73	72	234.64	220.11	204.53
73	3,839.42	3,592.31	3,343.14	73	256.45	240.87	223.22
74	4,206.95	3,928.70	3,650.46	74	281.36	262.67	243.99
75	4,609.79	4,298.32	3,986.85	75	307.32	286.55	265.79
76	5,112.30	4,786.29	4,460.28	76	341.58	319.78	297.98
77	5,668.80	5,328.25	4,987.71	77	377.92	356.12	333.28
78	6,283.43	5,932.51	5,579.51	78	419.45	395.57	372.73
79	6,968.67	6,603.21	6,239.83	79	465.13	440.21	416.33

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

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FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO, H-LTC3JFO2
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.99	720.54	681.09	18-44	50.87	48.80	46.72
45-49	911.58	867.97	822.29	45-49	61.26	59.18	56.07
50-54	1,092.23	1,042.39	992.56	50-54	73.72	70.60	66.45
55	1,439.00	1,366.33	1,291.57	55	97.59	92.40	87.21
56	1,524.14	1,445.23	1,364.25	56	103.82	97.59	92.40
57	1,613.43	1,528.29	1,441.08	57	109.02	102.79	97.59
58	1,708.94	1,617.58	1,522.06	58	115.24	109.02	102.79
59	1,808.62	1,708.94	1,607.20	59	121.47	115.24	107.98
60	1,914.52	1,806.54	1,696.49	60	127.70	120.44	113.17
61	2,024.57	1,908.29	1,789.93	61	136.01	127.70	120.44
62	2,138.78	2,014.19	1,887.52	62	143.28	134.97	126.67
63	2,261.29	2,126.32	1,991.35	63	151.58	142.24	133.93
64	2,390.03	2,244.68	2,099.32	64	160.93	150.54	141.20
65	2,525.00	2,369.27	2,213.53	65	169.23	158.85	148.47
66	2,713.96	2,560.30	2,408.72	66	181.69	172.35	161.97
67	2,915.38	2,765.87	2,618.44	67	195.19	185.85	175.46
68	3,131.33	2,990.13	2,846.86	68	209.72	200.38	191.04
69	3,363.90	3,228.93	3,093.96	69	225.30	215.95	206.61
70	3,613.08	3,488.49	3,363.90	70	240.87	232.57	224.26
71	3,964.00	3,818.65	3,675.37	71	264.75	255.41	245.02
72	4,346.08	4,179.96	4,015.92	72	290.71	279.29	267.87
73	4,765.53	4,576.57	4,385.53	73	317.70	305.24	292.78
74	5,226.51	5,008.47	4,790.44	74	348.85	334.31	319.78
75	5,731.09	5,481.91	5,232.73	75	382.07	365.46	348.85
76	6,372.72	6,079.94	5,785.08	76	425.68	405.95	386.23
77	7,087.03	6,740.26	6,393.49	77	473.44	450.60	426.72
78	7,878.17	7,473.26	7,064.19	78	526.39	499.39	472.40
79	8,760.68	8,285.16	7,807.57	79	584.53	553.38	521.20

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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